

# PUMPKIN PIE DIP

Many of us at Texans staunchly believe that most dishes are best served as dip. We are obsessed with distilling our favorite recipes into something we can scoop up with any number amazing dippers.

This pumpkin pie dip is a perfect example. There are so many pumpkin pie desserts but we love this for its simplicity, and because it is the ultimate last-minute dish for Thanksgiving. Ginger snaps are great but don't stop there: apple fries, cannoli shells, or graham crackers would also be delicious.

## INGREDIENTS

- 2 c. heavy cream
- 1 (3.4-oz.) box instant vanilla pudding mix
- 1/2 c. canned pumpkin
- 2 tsp. pumpkin pie spice
- Ginger snap cookies, for serving



## DIRECTIONS

In a stand mixer, beat heavy cream and vanilla pudding mix until stiff peaks form, 1 to 2 minutes. Add pumpkin and pumpkin pie spice and stir to combine, then chill if desired. Serve with ginger snaps.

Saltz, J. (2021, July 30). Pumpkin Pie Dip. Delish. <https://www.delish.com/cooking/recipe-ideas/recipes/a44041/pumpkin-pie-dip-recipe/>.

## Updates from Texans

### Upcoming Closures:

- **Christmas Eve** – December 24th  
Open until 1:00pm
- **Christmas Day** – December 25th
- **New Year's Eve** – December 31st  
Open until 1:00pm
- **New Year's Day** – January 1st

### NOTICE TO MEMBERS ABOUT DOCUMENT AVAILABILITY

Pursuant to Texas Credit Union Department Rule 91.315, documents relating to Texans Credit Union's finances and management are available by contacting us at 972-348-2000 or 800-843-5295.

### COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Texans Credit Union 800.843.5295 or 972.348.2000 or [Complaints@texanscu.org](mailto:Complaints@texanscu.org). The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department in person or by mail at 914 East Anderson Lane, Austin, Texas 78752-1699, phone number: (512) 837-9236, fax number: (512) 832-0278, email: [complaints@tud.texas.gov](mailto:complaints@tud.texas.gov), or website: [www.cud.texas.gov](http://www.cud.texas.gov).



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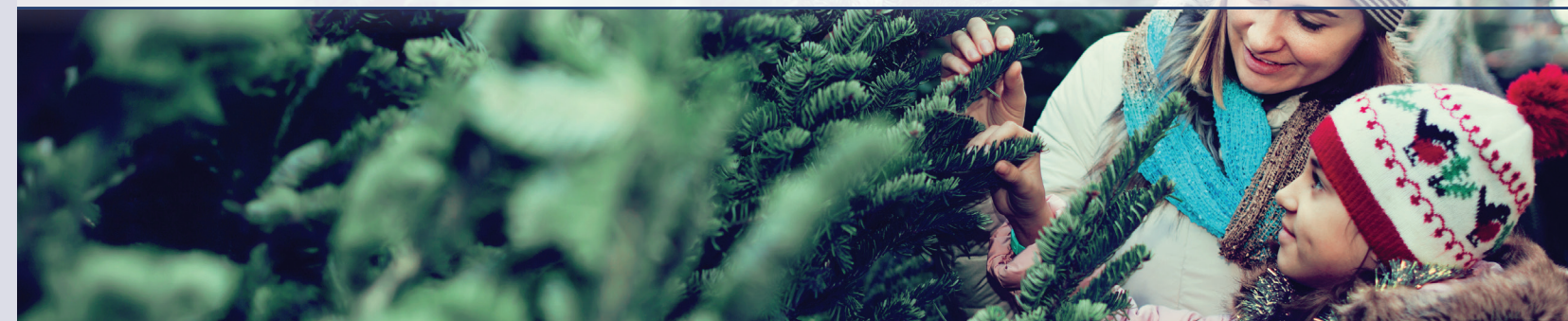
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Fall Edition 2021

The newsletter exclusively for members of Texans Credit Union

# Currents NEWSLETTER

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## Letter from the CEO



### Fellow Texans,

The holidays are probably my favorite time of the year. My hope for you this holiday season is you get to enjoy spending time with loved ones – after all that is what the holidays are all about. Even though the temperatures may be cooling off, at Texans we are still heating up as we work hard to serve each of you, our members, and continue to improve your overall member experience.

Earlier this month, we launched a new chat feature on our website. This new feature allows you to communicate with a Texans representative in real time. These chats are member-initiated and there to help answer any questions you may have while visiting our website. And yes, the person on the other end of the chat box is a real human and not a bot. The whole team is excited to have this additional line of communication available to all of you.

We all know that with the holiday season comes holiday shopping. If you keep up with the news, you may have heard that there could be a gift shortage this season. Hopefully you are able to get your shopping in early, and if you need assistance with covering some unexpected holiday expenses we have several options available to assist. From our low-rate credit cards, to holiday loans, skip payments, and lines of credit – Texans has you covered to make sure you can handle anything the holidays throw your way.

Our Texans Gives Back program continues to engage our local communities. Since my last message, Texans Gives Back has hosted the American Red Cross for several blood drives where members of Team Texans were able to donate enough units to save 100 lives. Our fifth annual food drive concluded on August 31st and with your help we donated over 4,200 non-perishable items to the North Texas Food Bank. I want to thank you for

your generosity and support for your fellow Texans. Our teams are now preparing to welcome our HopeKids families to our 6th Annual HopeKids Christmas event. We're looking forward to kicking off the Christmas season with them in December.

Finally, I'd like to introduce each of you to Angie Jackson, our newly appointed Vice President of Real Estate Lending. Angie is a financial services senior leader with a career history that spans various industries. In addition to her banking experience that includes real estate, consumer, and small business lending, she also has experience in telecommunications, finance, and insurance. I hope you will join me in giving Angie a big Texas-sized welcome as she joins our family.

I hope that each of you have a wonderful holiday season and that the New Year is a prosperous one for you. I am already looking forward to sharing more good news with you in 2022.

Yours in service,



David Frazier  
CEO / President

## 6 Financial Education Tips Kids Won't Learn in School

Americans rank their finances as the No. 1 cause of their stress. Not surprisingly, there is also a lack of financial literacy in this country. And while financial education programs are on the rise (it's required in school curriculums in 37 states), we still have a long way to go. With the month of April deemed Financial Literacy Month, these tips will help children prepare for a financially successful future, and tell parents how they can help get them there.



### 1. Invest early and often

Saving for the future, whether it's for a car, a home or retirement, probably seems like the furthest thing on a kid's mind. But starting early will allow them to experience the benefit of compound interest. This is the "snowball effect," where interest is earned on money previously earned as interest. When kids invest early and often, they can fully realize the benefits over the long run.

How to get started: If the child is under 18, a parent can open a custodial brokerage account in the child's name. Invest some of their savings and leave a little remaining on the sidelines in the event of a market sell-off. To incentivize them, consider matching a percentage of what they invest. Index funds are a good way to get started.

### 2. Build good credit

Most of us aren't taught that good credit starts with borrowing, and that taking on a little debt can actually be a good thing. But buyer beware — credit card companies start with teaser rates, but they can skyrocket to double digits. Remember compound interest? It is awesome for saving, but it works against you when borrowing.

How to get started: When your child turns 18, they should open a credit card in their name that is linked to their bank account. Have them set up automatic billing for a small, recurring payment, such as Netflix or their cellphone bill. They should then set up the credit card bill to be paid automatically from their bank account. This way, they are building their credit history and will never have a late payment. If your child does not qualify for an unsecured credit card, a secured card is the best alternative. This card will have a credit line secured against their deposit of say \$500. They can use it to build their credit until they qualify for an unsecured card. Also, make sure they keep their first card open, even after they open others. The length of any credit history is tied to their oldest credit card.

### 3. Borrow wisely

There will always come a time when your kids need to borrow, and it's important to teach them how to do it wisely. A good credit score will help them get a better rate and pay less interest over the course of the loan.

How to get started: Explain the difference between "good" debt, which is an investment toward our futures (think a mortgage, or student or small-business loans), and "bad" debt. While your child may need to take on debt for education, buying a car they cannot afford or maxing out their credit card is unwise.

### 4. Budget, budget, budget

Controlling their spending means assessing where their money is going. Get them in the habit of tracking their spending by building a budget. Having a budget will allow them to realize where they can cut costs to start saving and investing additional assets toward their future.

How to get started: Introduce your kids to budgeting tools, such as Mint or Quicken, which aggregate their accounts and help track spending and give them a sense of where their money is going. It is easy for them to swipe their credit card to pay for something, but when they realize they spent \$400 on DoorDash last month, they may think twice before tapping their phone the next time their stomach growls. You can foster this habit early on by giving your kids an allowance for doing their household chores. Help them put together a simple budget so they can learn about money-in and money-out. Encourage them to set savings goals for things like a new video game or a new bike.

### 5. Understand that splurging is OK, but ALWAYS live below your means

There are a lot of things kids spend money on without even realizing it. Think overpriced lattes, new cellphones, designer clothes, Hulu, etc. — it all adds up. While kids can treat themselves occasionally, make sure their spending isn't controlling them. If they cannot pay down their credit card every month, it means they are living beyond their means.

How to get started: Encourage your child to take a step back and assess what really matters to them. Before swiping their credit card, they should ask themselves if they really need said thing. A great way to teach kids this lesson is to encourage them to take on a summer job. Having their own money will give them an opportunity to make their own spending mistakes and learn from them. They can treat themselves once in a while, when they deserve it, and more importantly, only if they can afford it.

### 6. Keep an emergency fund

As the pandemic has shown us, we never know what the future holds. Millions of people lost their jobs and have spent months looking for new ones. Your kids should learn the importance of always having a separate fund that will cover six months of their expenses or liquid alternatives they can tap into in the event of an emergency. They will soon become young adults with expenses such as their credit cards and rent that will come due. Having an emergency fund will serve as a safety net. It's also important that kids know the difference between investments and their cash. Have them set aside some cash for everyday living expenses and larger upcoming purchases.

How to get started: Take your child with you to the bank and open up a savings or money market account for them. Every time they get cash for a holiday or birthday, bring them back and have them deposit a portion. This will foster savings as a habit instead of a chore.

Grippe-Martinez, G. W. A. (2021, April 27). 7 Financial Education Tips Kids Won't Learn in School. Kiplinger. <https://www.kiplinger.com/personal-finance/602688/7-financial-education-tips-kids-wont-learn-in-school>

## Texans Gives Back

This year, we are helping the North Texas Food Bank reach their goal of providing access to 105 million nutritious meals to hungry children, families, and seniors in the North Texas community. With the ongoing COVID-19 pandemic, the need for food assistance continues to grow. This summer we completed a Food Drive benefitting the North Texas Food Bank which resulted in over 16 full boxes with 4,287 individual food items.



The American Red Cross is experiencing a severe blood shortage as the number of trauma cases, organ transplants and elective surgeries rise – and deplete the nation's blood inventory. In recent months, the Red Cross has sent 12% more blood products to hospitals to help patients in need, including higher distributions to hospitals in areas where the pandemic continues to disrupt normal blood collection operations. This year Texans will complete 5 blood drives supporting The American Red Cross.



Texans CU hosted HopeKids Halloween for the sixth year in a row. HopeKids is an organization that provides families of terminally ill children with hope-filled events that spread joy and positivity during trying times. HopeKids families were invited to trunk-or-treat through the decorated parking garage, providing them with a safe place to enjoy the festivities of Halloween. Take a look at a few photos from our 2021 event.

