

THE NEWSLETTER EXCLUSIVELY FOR MEMBERS OF TEXANS CREDIT UNION

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2021 WINTER NEWSLETTER

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## LETTER FROM THE CEO

### Fellow Texans,

It is hard to believe we are halfway through 2022. Rest assured Texans Credit Union has been hard at work this first half of the year. My hope is that you and your family have some summer fun planned over the next couple of months. I'm excited to share with you that Texans CU continues to show strong financial numbers as we have enjoyed another quarter of record-breaking success. We are proud to be your credit union and are continuing to find ways to better serve you, our member. If you are one of our new members, I'd like to take this opportunity to welcome you to our family and thank you for trusting Texans to be your financial partner. Not only have we been working behind the scenes to bring you more digital first technology, we've also been investing resources into elevating the in-branch experience for both members and staff. Each of our locations has undergone cosmetic upgrades that bring a new

life to our branches while staying true to our Texas roots. In April, Texans Gives Back hosted our HopeKids families for a fun afternoon of mini-golf. Team Texans transformed the Richardson – Campbell Road parking garage into an 18-hole mini-golf course where HopeKids could play a round in a safe environment. Over 20 families attended the event, and for many children, this was their first opportunity to play mini-golf. Kids were able to personally decorate a golf ball that will be used by a golfer in the Annual HopeKids Golf Tournament later this year. I invite you to take a look at some of the pictures shared in this newsletter from this fun event. Finally, I'd like to introduce Dan Mathews, our newly appointed Vice President of Consumer Lending. Dan comes to Texans with 30 years of service in the financial industry. Prior to Texans CU, Dan oversaw all lending processes and programs for a credit union in Illinois, where he helped the team reach

nearly \$2 billion dollars in loans. Dan recently moved to Texas with his wife and enjoys spending time playing pool and darts, attending sporting events and concerts, and visiting all areas of the United States. As we prepare for the summer months, I'm wishing each of you a season full of fun, family, and sunshine. Just don't forget the sunscreen in this Texas heat! I am grateful to serve each of you, every day and look forward to providing more exciting updates soon.



Yours in service,

David Frazier  
CEO / President



## Upcoming Closures:



Memorial Day – May 30th



Juneteenth – June 20th

### NOTICE TO MEMBERS ABOUT DOCUMENT AVAILABILITY

Pursuant to Texans 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. 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 at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236; Website: [www.cud.texas.gov](http://www.cud.texas.gov)

### TEXANS CU’S 2022 VIRTUAL ANNUAL MEETING AND DIRECTOR ELECTIONS

Date: March 22, 2022

Time: 2:00pm CST

RSVP at [TexansCU.org/meeting](http://TexansCU.org/meeting)



# HOW TO BEAT THE POST-HOLIDAY BLUES

## It Doesn't Need to Cost a Thing!



### Stay social – not social media

The holidays are centered around social gatherings, such as parties, big meals and traveling to see family or friends you haven't seen in a long time. After such a flurry of social activity, you may find yourself feeling lonely when it's all over. But there's no rule that says your social calendar needs to be empty after Jan. 1. Plan some activities with a friend. They don't need to cost money. Take a walk or watch a movie at home with a friend or family member. Talking on the phone can be a great social outlet as well. The important thing is to talk to someone verbally, not through texting or social media. Social media apps often give us the illusion that we're being social, but in reality it's not the same thing as truly talking with someone. Planning a fun social outing can help remedy the letdown after the holiday parties have ended.

Here are some simple tips to use this winter that may help lift your spirits:

### Get active

Physical activity is one of the best things you can do for yourself, especially when you're feeling a little down. When we exercise, our bodies release endorphins. Endorphins are natural chemicals in the brain that help trigger a positive mood. If you've got the blues, get out there and get some exercise. It may be tempting to veg on the couch with your favorite show all day, but before you begin the binge watching, try some physical activity first to see if getting the body moving and the blood flowing doesn't help lift your mood. You may be surprised at how good you'll feel after your workout. You don't need to pay for a gym membership or an expensive exercise machine. Get outside for a quick run or walk. Stretch or do yoga in your living room, or try an aerobics class on YouTube for free.

### Focus on realistic resolutions

New Year's resolutions give us something to focus on after the holiday parties are over. It's great to have goals and something to look forward to, but be careful not to become too perfectionist and hard on yourself about achieving your resolutions. Unattainable goals only cause stress and feelings of failure. Instead, focus on realistic goals that you can actually work toward and feel good about. Start by writing out specific and measurable goals you can realistically achieve. This will give you the best shot at success. For example, instead of making a vague goal of saving enough money to retire early, try setting a goal to save an extra \$100 per month. This way you can see your success each month as you save money and build that nest egg.

### Look forward to the next big thing

Thanksgiving through New Years isn't the only fun season on the calendar. After the holidays, there is still plenty to look forward to with excitement and optimism. Start planning your next vacation or what you want to do on spring break. And there are still upcoming long holiday weekends to consider in January and February, such as President's Day and Martin Luther King Jr's birthday. Planning a simple family outing, staycation or dinner party with friends can refocus your thoughts. Weekend day trips can be done on the cheap and give you something to spur your spirits.

### Boost your mood with vitamin D

Low levels of vitamin D, known as the "sunshine vitamin," have been linked to depression and seasonal affective disorder (SAD). Our bodies produce vitamin D when our skin is exposed to the sun. Of course, in the winter months, exposure to sunshine can be a little hard to come by. Eating foods that are rich in vitamin D or taking a supplement is an affordable option that may help improve your mood until spring.





## NEW YEAR, NEW MONEY HABITS: HOW TO STICK WITH IT IN 2022

Spend less, save more, pay down debt — how can you make 2022 the year you actuWally stick to these and other financial resolutions? To help answer that, we've compiled a list of tips.

### SET MEASURABLE GOALS

Don't just resolve to be better with money this year. Set realistic, measurable goals to help you stay on track and ensure you're actually making progress. To make it easier, keep those goals SMART:

**S**PECIFIC  
**M**EASURABLE  
**A**CHIEVABLE  
**R**ELEVANT  
**T**IME-BASED

### WRITE IT DOWN

In an era where some people can go without touching a pen and paper for days, writing down New Year's resolutions can seem obsolete, but that doesn't mean it shouldn't happen. The act of putting your financial resolutions into writing will help to imprint them on your memory. Plus, you'll have a list of your resolutions to reference throughout the year to help keep you on track. Sticking to your financial resolutions isn't easy. Follow the tips outlined above to make 2022 the year you get your finances into shape.

### SPEND MINDFULLY

Creating a budget can take some time and lots of number crunching, but the real challenge of financial wellness is actually sticking to that budget. And one reason many people don't keep to their budget is because they spend money without consciously thinking. Resolve to be more mindful about your spending, which means actually thinking about what you're doing when you pay for a purchase of any kind. You can accomplish this by taking a moment to think about what you're buying and how much you're paying for it. Gain a little more awareness about your spending by staying off your phone while completing in-store transactions.

### PARTNER UP WITH A FRIEND

It's basic psychology: When we have to answer to someone, we're more likely to stick to our resolutions. Choose a friend who's in a similar financial bracket as you and has a comparable relationship with money. Ideally, they will also have the same resolve to set and stick to those financial resolutions together. To make it even easier, use a money management app, like Mint, to help track your spending, find your weak areas, and stay accountable for your friend.





# TEXANS GIVES BACK

Texans CU hosted HopeKids Christmas for the sixth year in a row. HopeKids provides ongoing events, activities, and a powerful, unique support community for families who have children with life-threatening medical conditions. HopeKids families were invited to play games and activities in a safe place where they could enjoy the holiday festivities. They even received a visit from Santa! Please take a look at a few photos from our 2021 Christmas event.



## 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 four blood drives supporting The American Red Cross.

**March 8**  
**May 17**

**August 9**  
**November 8**



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Accordance with the  
Federal Housing Law  
and the Equal Credit  
Opportunity Act.

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