

TEXASGULF NEWSLETTER

WINTER 2012

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Texasgulf FCU Scholarship Program



2011 Texasgulf FCU Scholarship Recipients

This will be the 5th year that Texasgulf FCU is offering a scholarship program to credit union members and the children of credit union members. Three scholarships of \$1000 each will be awarded. They will be disbursed as \$500 for the fall semester and \$500 for the spring semester.

A scholarship application, along with the eligibility requirements, may be picked up at either our Wharton or El Campo location or email a request to info@texasgulffcu.org and note **Scholarship Application** in the subject line. All completed applications and required documentation must be submitted to Texasgulf FCU by **April 15, 2012**.



An Exciting Change is Coming to Your Checks!

Introducing, CheckFolio™

You may notice that your next check order looks different when it arrives in your mailbox. We're excited to bring you **CheckFolio**, an innovative new way to receive, store and use personal checks. With CheckFolio, multiple checkbooks are neatly aligned in a compact folio for convenient use and storage. The result of extensive research and consumer feedback, CheckFolio is designed to help you:

- ★ **Stay organized.** All components are packaged together neatly, ready to place in a drawer, filing cabinet or on a bookshelf so you can easily access them when you need to and store them when you don't.
- ★ **Secure your identity.** CheckFolio arrives in a tamper-evident package and its unique design makes for discreet and flexible storage options — helping to protect the contents and your identity.
- ★ **Protect the environment.** The compact and efficient design uses less material and creates less waste — plus, CheckFolio is recyclable.

We know you'll love CheckFolio as much as we do!



ATM & Debit Card Safety

Using your ATM or debit card is a simple, hassle-free way to get cash, make deposits, check account balances, transfer funds, make purchases and more. To enjoy the many conveniences electronic banking offers, you should make ATM and debit card safety a priority. Here are some important safety tips.

Card Safety

- Treat your card like cash. Always store your card in a safe place.
- Keep your PIN a secret.
- Do not disclose information about your card or PIN over the telephone.
- Never disclose information about your card or PIN in response to an unsolicited e-mail or request.
- Make certain your Internet shopping sites are secure.
- Protect your card's magnetic stripe.
- Report a lost or stolen card at once.
- Review your account statements for unauthorized transactions.

ATM Safety

- Always observe the ATM surroundings before conducting a transaction.
- If an ATM is obstructed from your view or poorly lit, go to another ATM.
- It is a good idea to take another person with you when using an ATM, especially at night.
- Minimize the time spent at the ATM when conducting a transaction.
- Block the view of others when using the ATM.
- If you see anyone or anything suspicious, cancel your transaction and leave the area at once.
- Look for possible fraudulent devices attached to the ATM.

Drive-Up ATM Safety

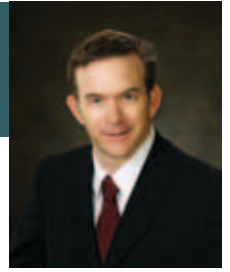
- Keep your doors locked, windows up and engine running when in line at a drive-up ATM.
- Always leave enough room between vehicles to allow for a quick exit should it become necessary.
- Before rolling down the window to use an ATM, observe the entire area.
- Minimize the time spent at the ATM.
- If anyone or anything appears suspicious, cancel your transaction and drive away at once.
- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.

PIN Debit Safety

- Never allow the cashier or any other person to enter your PIN for you, even if they are assisting you with the transaction.
- Always keep your PIN a secret.
- Block the view of others when using a PIN debit terminal.
- Be certain the transaction is complete and review your receipt before leaving.
- If you withdraw or receive cash back from a transaction, put it away before leaving.
- When using an outdoor terminal such as a gas station pump, always observe your surroundings before making a transaction.
- When using an outdoor terminal, if anyone or anything appears to be suspicious, leave the area at once.
- It is a good idea to take another person with you when using an outdoor PIN debit terminal at night.
- If anyone follows you after conducting a PIN debit transaction, proceed immediately to a crowded, well-lit area and call the police.

Legal Corner

by Philip Hundl



Question: *I have been contacted by a pipeline company that plans to condemn my land and run a pipeline across it. Do I have any rights? If so, what rights do I have?*

Answer: Yes, you have a number of rights. Under Texas Law, the gas pipeline company, if it is a "common carrier" and the land is required for a "public purpose," may obtain land from a private citizen through condemnation. However, the pipeline company must first prove that the reason for the taking of your land will serve a public purpose. Next, the pipeline company must follow specific procedures in notifying you of your rights and making a bona fide settlement offer. If you and the pipeline company cannot reach an agreement, the pipeline company must file suit in the state district court in the county where the land is located and formally notify the landowner. The Court will then appoint three local landowners, called "commissioners," who will hold a hearing and make an award to you for the value of the condemned land or easement. If you do not agree with the commissioners' amount you can appeal and have a trial before a judge or jury on the value of the land. In 2011, the Texas Legislature slightly revised the laws in favor of landowners. The new law allows for landowners to recover attorney's fees and court costs if a Court grants a higher award for the condemned land than offered by the pipeline company. Responding appropriately in a condemnation action requires specialized knowledge in this area of real estate and condemnation law.

Philip J. Hundl is managing partner and a shareholder at the law firm of Wadler, Perches, Hundl & Kerlick in Wharton, Texas, and is a member and director of the Texasgulf Federal Credit Union. Attorney's note: The information in this column is not intended as legal advice but to provide a general understanding of the law. Readers with legal problems, including those whose questions are addressed here, should consult attorneys for advice on their particular circumstances.

Submit your questions for this column via email to phundl@wphk-law.com or via U.S. Mail to Wadler, Perches, Hundl & Kerlick, Philip J. Hundl, c/o TGCU Legal Column, 101 W. Burseson Street, Wharton, Texas 77488.



New Service to Start in New Building

We will start offering safe deposit boxes in our new building. If you would be interested in leasing a safe deposit box, please let us know. Send us an email with SAFE DEPOSIT BOX in the subject line to info@texasgulffcu.org or call us at 1-800-647-8428 and let us know what size box you would need. Box sizes to choose from are 3"x5", 3"x10", 5"x10", and 10"x10". Prices are not available at this time.

TE★ASGULF

FEDERAL CREDIT UNION

1937

years

2012

75TH Annual Meeting

When: Friday, February 27, 2012

Where: Wharton Civic Center

Time: Doors open at 6:00 p.m.

Please join us for our 75th Annual Meeting. As a member of Texasgulf FCU, you and your guest(s) are invited to celebrate another successful year and you'll have a chance to meet your elected volunteer Board of Directors and Credit Union Staff.

Free giveaways, door prizes and board elections are part of this year's meeting. Ben's Chuck Wagon from Wallis will be preparing our meal. We will be having roast beef, mashed potatoes, green beans, corn and homemade bread at 6:30 p.m.

The business portion of the meeting will start at 7:00 p.m. and then the drawing for door prizes will commence immediately after.

TICKETS MUST BE PURCHASED BY 5:00 PM, WEDNESDAY, FEB. 25TH. TICKETS MAY BE PURCHASED AT ANY CREDIT UNION OFFICE OR BY MAILING THIS PORTION OF THE NOTICE (OR PHOTO COPY) WITH YOUR REMITTANCE.

NO TICKETS WILL BE SOLD AT THE DOOR!

Please send _____ **member** tickets @ **\$6.00** each

Please send _____ **guest** tickets @ **\$6.00** each

Name _____

Member # _____ OR Guest

Name _____

Member # _____ OR Guest

Name _____

Member # _____ OR Guest

Name _____

Member # _____ OR Guest

Name _____

Member # _____ OR Guest

Mail tickets to: _____
Name Address City State Zip Phone

Amount enclosed \$ _____ Check here to authorize Texasgulf FCU to withdraw the total ticket purchase from your share or share draft account

Only member tickets are eligible to win door prizes. Must be present to win. Member tickets are available to those individuals who have a valid membership with Texasgulf FCU in good standing and meet membership requirements as set forth by the Board of Directors. Anyone without their own share account or closed account does not meet membership requirements and must purchase a guest ticket.

TO BECOME A MEMBER, JUST OPEN A SHARE/SAVINGS ACCOUNT WITH A MINIMUM DEPOSIT OF \$25.00.

2012 Holiday Schedule

- New Years Day** – January 2
- President's Day** – February 20
- Memorial Day** – May 28
- Independence Day** – July 4
- Labor Day** – September 3
- Columbus Day** – October 8
- Thanksgiving Day & Day After**
November 22 and 23
- Christmas Eve** – December 24,
Close at 1:00 p.m.
- Christmas Day** – December 25

Volunteer Board of Directors

- Gene Johnston** - Chairperson
- Bennie Skrovan** - Vice Chairperson
- Weldon Ferrell** - Secretary & Treasurer
- L. J. Rolf**
- Joan Anandel**
- Nora Koch**
- Russell Bergstrom**
- David Voulgaris**
- Philip Hundl**

TE★ASGULF

FEDERAL CREDIT UNION
 Serving Members Since 1937

Wharton
 2015 N. Fulton
 Wharton, TX 77488
 Telephone: (979) 282-2300
 Toll-Free: 1-800-647-8428
 Fax: (979) 282-2323

El Campo
 1313 West Loop
 El Campo, TX 77437
 Telephone: (979) 578-9000
 Fax: (979) 578-9026

Office & Drive-Thru Hours
 Monday-Friday 8:00am – 5:00pm

Website
www.texasgulffcu.org
Tel-Account 24/7
 1-888-409-8428



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