



MOBILITY
CREDIT UNION

Banking Without Boundaries

Community CONNECTION

SPRING 2019

OUR CELINA BRANCH IS NOW OPEN



205 E. WALNUT ST. CELINA, TX 75009

> Holiday Closures:

- Memorial Day- Monday, May 27, 2019

> Holiday Closures:

- All branches will close at 3:00pm on May 15, 2019 for an employee meeting

> Be sure to like us on Facebook, Twitter, Instagram and LinkedIn for the latest news and updates.



LOCATIONS AND HOURS

Main Office

8384 N. Belt Line Rd.
Irving, TX 75063
Lobby & Drive-Thru Hours
Mon - Fri 9:00 a.m. - 6:00 p.m.

Mid-Cities Branch

606 Grapevine Hwy, Ste. A
Hurst, TX 76054
Lobby & Drive-Thru Hours
Mon - Fri 8:00 a.m. - 5:00 p.m.

Celina Branch

205 E. Walnut St.
Celina, TX 75009
Lobby & Drive-Thru Hours
Mon - Fri 8:00 a.m. - 5:00 p.m.

CONTACT US

Phone: 214-574-2000 or 800-388-7889
Fax: 214-574-3110
Web: Mobilitycu.com
Mail: PO Box 630428, Irving, TX 75063

ACCESS YOUR ACCOUNTS

24/7 USING:

Online Banking - Visit mobilitycu.com
Mobile Banking - Search "MOBILITY CU" to
download our app on your Android or Apple device

ACCESS TO DOCUMENTS

Members may request a copy of MOBILITY
Credit Union's updated Bylaws and 990 Reports
by emailing info@mobilitycu.com or writing to the
following address:

MOBILITY Credit Union,
P.O. Box 630428,
Irving, Texas 75063

You can view our most recent annual report [here](#).

COMPLAINT NOTICE

If you have a problem with services provided by
this credit union, please contact us at:

MOBILITY Credit Union,
8384 N. Belt Line Rd.
Irving, Texas 75063
214.574.2000 or 800.388.7889

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 file a complaint against the
credit union by contacting:

Texas Credit Union Department
914 East Anderson Lane
Austin, TX 78752-1699
Telephone Number: (512) 837-9236
Website: www.t cud.texas.gov

PROMOTIONS!

HOME EQUITY LOAN

Rates
as low as **4.99%** APR¹ Plus
Receive a **\$200**
VISA GIFT CARD²



¹APR is Annual Percentage Rate. Rates are subject to change without notice. Qualifying criteria applies. Consult your tax advisor for details about tax benefits associated with Home Equity loans. Home Equity loans and Home Equity Lines of Credit eligible for promotion. Minimum Home Equity loan amount or HELOC is \$15,000. Minimum draw of \$4,000 on HELOC required to qualify for promo. Please contact us for more details. ²Gift card will be issued at the end of the closing month.

AUTO REFINANCE



\$200
VISA GIFT CARD¹ Plus **90 DAYS**
NO PAYMENTS²

¹ Minimum APR (Annual Percentage Rate) of 3.49% applies, term of at least 36 months and loan amount of \$10,000 or more. \$200 VISA Gift Card will be distributed once the loan has been approved, closed and all qualifying criteria are met. Rates vary based on length of term, age of vehicle, and your individual credit worthiness. ² Interest accrues from date of loan disbursement. Call for details. Qualifying criteria applies. Rates and terms subject to change without notice.

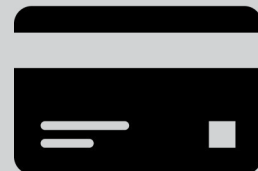
HIGH YIELD CHECKING ACCOUNT

4.07% APY* Plus **NO**
Monthly Fees

*APY=Annual Percentage Yield. Earn 4.07% APY on balances between \$100 - \$1,499.99; 0.02% APY on balances between \$1,500 - \$24,999.99; 0.04% APY on balances between \$25,000 - \$49,999.99; 0.05% APY on balances between \$50,000 - \$99,999.99; 0.06% APY on balances over \$100,000. You must maintain a daily balance of \$100 in your account each day to obtain the disclosed APY paid monthly. Minimum opening deposit of \$100. Rates are subject to change without notice.

VISA PLATINUM CREDIT CARD

0.00% Plus **NO**
Introductory Rate* Balance Transfer Fees



*APR is Annual Percentage Rate. The introductory rate is for twelve months from the time of card issuance after which the rates become a FIXED 9.99% to 17.99% based on your creditworthiness. Offer subject to change without notice.



DEBT PROTECTION

If you become disabled due to injury or illness, or have experienced
a job loss, you or your family won't have to make loan payments until
you're fully recovered or employed again. In the event of your
unforeseen death, it may pay off the loan.*

* Up to your policy maximums; per terms and conditions and exclusions on your Credit Insurance Certificate.

Notice of Fee Changes effective April 8, 2019

One Time Debit Card Loan Payment Previous Fee: \$12.00 **New Fee: \$4.95**

One Time ACH Loan Payment Previous Fee: \$12.00 **New Fee: \$1.95**

Notice of Fee Changes effective June 1, 2019

For all direct auto loans, lines of credit, personal loans, and shared secured loans, a
late charge of 5% of the payment with a minimum of \$10.00 but not to exceed \$40.00 if
your payment is 10 or more days late.

