



September 19, 2017

Dear Valued TFCU Member,

We appreciate your membership and the opportunity to serve you with your financial needs. You are receiving this letter from TFCU because you use our Free Direct Deposit service and TFCU wants to make you aware that there will be a process change to our Direct Deposit Service. TFCU is always looking for ways to improve our service to our members.

Currently, your deductions to pay loans or fund share accounts are deducted before your Direct Deposit check amount is deposited into your main account. Beginning in October, your entire Direct Deposit check amount will be deposited into your main account first. Your distributions will then be transferred to your loans and other share accounts. This process will be seamless to you, and you are not required to take any further action. TFCU cares about you and wants to reduce the likelihood you may experience unintended overdrafts. For that reason, please ensure that you keep enough funds in your account to cover any scheduled transfers or payments prior to withdrawing your funds. Thank you for your membership.

Should you have any questions or concerns, please feel free to contact us at (915) 843-8328.

Sincerely,

Your TFCU EFT Department