



TEXHILLCO
SCHOOL EMPLOYEES
FEDERAL CREDIT UNION

1018 SIDNEY BAKER ST
KERRVILLE, TX 78028-3355
830-896-3977 / 888-898-8078
mbigott@texhillco.org

Welcome!

This credit union is a mutual help organization chartered and supervised by the National Credit Union Administration of Washington D.C., with a regional office in Austin Texas. Membership is comprised of employees, spouses and family members of Kerrville ISD, Ingram ISD, Bandera ISD, Hunt ISD, Medina ISD, Hill Country Retired Teachers Association, Notre Dame Catholic School, Harper ISD, Center Point ISD, Comfort ISD, Fredericksburg ISD, Schreiner University, Grace Academy of Kerrville, Bandera County TX Retired Teachers Association, Doss Consolidated School. Parents, Grandparents, Siblings, children and grandchildren of our members are also eligible to join.

The Credit Union is owned and operated by its members; it serves members only. Simple and fast Loan procedures are available to put cash in your hands when you need it.

Saving and borrowing the credit union way is made attractive through the use of payroll deduction, direct deposit, and electronic means. You can check on your account by phone or internet 24/7.

Most every service we provide is free: P2P, smart phone apps, billpay, remote check deposit, cell alerts for purchases, fraud alerts, face/pin/voice recognition to open app, and so many more!

Initial fee to join is \$20. \$10 is a one-time membership fee and \$10 is the minimum balance (Par Value, represents your ownership share). Membership fee is paid for you by Texhillco during August and September.

REGULAR HOURS: 8:30 a.m. - 4:30 p.m. Monday-Friday; Drive-thru is open until 5:30 on Fridays
ATM available 24/7 On-line banking: www.Texhillco.org 24-hour phone banking: 1-855-872-6047

TYPES OF LOANS:

- Unsecured & Credit Card
- New & Used Car
- New & Used Recreational
- Student
- Mortgage

Our rates are competitive! We'll even give you a discount if you have your checking account with us and/or an automatic payment!

Your loan rate will depend on your credit rating, debt ratio, credit history, payment history, and work history.

INVESTMENTS:

Regular Share Account:

Dividend Rate
Dividends declared quarterly

Share Certificates: 6 months and longer; dividends compound or can be deposited into share account

Staff:


Mark Bigott, Manager	Clarinda Valdez, CFO
Virginia Osorio, Member Services	Missy Gray, Debit and Credit cards
Anna M. Dominguez, Loan Officer	Tony Gonzales, Senior Loan Officer
	Stephen Seibel, Teller
	Melissa Garcia, Mobile Teller

Board of Directors:


Chris Stevenson, President	Beth Reiridon, Vice President	Dawn Foster-Wood, Secretary
Bill Orr, Treasurer	Earl Knopp	Mark Foust
		Scott Tipton

Supervisory Committee:

Bruce Faust, Chairman	Anna Jones	Steve Schwarz
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Equal Housing Lender



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.