



# 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](http://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!**

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

### INVESTMENTS:

#### Dividend Rate

**Regular Share Account:**

Dividends declared quarterly

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

### **Staff:**

**Mark Bigott, CEO**

**Clarinda Valdez, CFO**

**Tony Gonzales, Loan Manager**

**Melissa Garcia, Loan Officer**

**Virginia Osorio, Head Teller**

**Missy Gray, Debit/Credit, Collections**

**Anna Sojka, Teller**

### **Board of Directors:**

**Chris Stevenson, President**

**Beth Reiridon, Vice President**

**Dawn Foster-Wood, Secretary**

**Bill Orr, Treasurer**

**Earl Knopp**

**Mark Foust**

**Karenrose Honea**

### **Supervisory Committee:**

**Bruce Faust, Chairman**

**Anna Jones**

**Steve Schwarz**

