

We are happy to welcome Bryson ISD faculty, staff, and students to our field of membership!



*all rates subject to credit approval

Call your loan officer or apply online today!

Upcoming Holiday Closings

Independence Day- July 5
Labor Day- September 6

Hours

Lobby: M-F 9 a.m. - 5 p.m.
Drive Thru: M-F 7:30 a.m. to 6 p.m. & Sat. 9 a.m. - 12 p.m.

Location

4301 Barnett Rd.
Wichita Falls, Tx. 76310

Phone

940.692.7096 or 1.800.288.1642
Audio Response: 940.691.1492 or 1.800.233.4540

Online

www.wftfcu.com
Facebook: Wichita Falls Teachers FCU
Instagram: @WFTFCU
Twitter: @wfteachersfcu



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Money Matters Summer 2021 Edition

Debit Cards vs. Credit Cards vs. Checks

Members are frequently asking to raise their daily limit for large purchases such as medical expenses, deposits on a vehicle, travel expenses. We encourage our members to use an alternate method to pay large dollar amount purchases. We suggest you have a backup source to pay for these large ticket items.

We all have our preferences and there's good reasons for each. Debit cards are just like using cash. It comes out of your checking account and there's usually not much recourse for getting your money back. You have a DAILY limit on your debit card. However, each merchant is unique and sometimes it may take a couple of days before that transaction clears your account. Once an authorization on that transaction has been approved, that dollar amount is pending until it clears; that amount is also deducted from your AVAILABLE DAILY LIMIT. The credit union sets a relatively low daily limit to not only protect the credit union but to protect you from fraud exposure.

Credit cards are a good alternative. You receive a monthly statement and have the ability to pay the balance in full without any interest accruing. Credit cards generally provide more protection against fraudulent activity. We offer a great Mastercard credit card with no annual fee and low interest rates. For those who have never had a credit card with us, we are offering a low annual rate of 4.9% for your first 12 months.

Another alternative is to write a check. Most people don't write near as many checks as they did in the past. A lot of our new members don't even order checks when they are opening their accounts with us. However, it is still a good alternative instead of using your debit card for large transactions.

Congratulations to our 2021 Scholarship winners!



Carter Hilbers
Archer City



Crosby Juracek
Holliday



Lyndon Wright
Seymour



Megan Steward
WFHS



Ellisynd Davis
Westminster Christ
Academy (LA)



Jackson Redding
Rider



Payton Johnson
WFHS



Raylee Rich
Electra



Joseph Black
Rider



Kacee Teichman
Windthorst

We wish you the best of luck in the next chapter of your lives!