

Spring 2016

TEXASGULF NEWSLETTER

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2016 Holiday Closings

New Year's Day

Friday, January 1

President's Day

Monday, February 15

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Thanksgiving Day

Thursday, November 24

Day after Thanksgiving

Friday, November 27

Christmas Day

Monday, December 26

Texasgulf Credit Union

Gives Back Over \$1,300,000.00 to its Member-Owners

Texasgulf Federal Credit Union is proud to share its success with its member-owners. Texasgulf FCU has returned over \$297,000 to its members in a January 1, 2016 Bonus Dividend for the fifth year in a row. This brings the total returned to Texasgulf FCU member-owners to over \$1,300,000.00 since 2012.

While many other financial institutions are creating additional fees and searching for more ways to make money off of their customers, Texasgulf FCU is working hard to give more back to its member-owners. As a not for profit financial cooperative Texasgulf FCU believes in the motto; Not for Profit, Not for Charity, but for Service. This focus on service is supported by an all-volunteer Board of Directors, who have led Texasgulf FCU over the years to be the organization it is today.



The success of Texasgulf FCU can be attributed to the hard work of its staff and volunteers as well as the continued loyalty of its member-owners. Texasgulf FCU serves over 11,300 members through branches, ATM's, mobile devices, and the Internet. Texasgulf FCU offers Free Checking Accounts, Vehicle and Personal Loans, Share Certificates, along with many other services. Visit our website, www.texasgulffcu.org for complete Credit Union information.

Manage your Money with a **BLAZEPAYS**SM Visa Prepaid Card

Easy to Obtain - No Credit Check

Texas Gulf Federal Credit Union is now offering the BlazePays Visa Prepaid Debit Card. BlazePays is a reloadable prepaid card that can be used anywhere Visa Debit Cards are accepted, including online.

- ✓ No credit check
- ✓ No minimum balance

Think of a prepaid card as a checkless checking account. Enjoy BlazePays as a companion card alongside your primary account - perfect for traveling/vacations, making online purchases, paying your teen's allowance and more.

- ✓ BlazePays helps make tracking spending easy. You can see detailed information about deposits and spending on the account.
- ✓ Feel secure in knowing that your funds are FDIC insured.¹ Unlike cash, if your card is lost it can be canceled immediately to protect yourself from unauthorized charges.
- ✓ With BlazePays you can load checks directly onto your card via INGO Mobile Check Cashing anywhere, anytime.²

**Call or visit your Member Service Representative today at:
El Campo (979) 578 – 9000 or Wharton (979) 282 – 2300.**

*BlazePays Visa Prepaid Cards are issued by First Savings Bank (Beresford, SD), member FDIC, pursuant to a license from Visa USA Inc.

Please see your cardholder agreement for a complete set of terms and conditions. To help the government fight the funding of terrorism and money laundering activities, federal law requires that we obtain, verify and record information about each person who opens a Card Account. When you open a Card Account, we will ask for your name, address, social security number, date of birth and other information that will allow us to identify you.

¹ The funds in your Card Account will be insured to the maximum limit provided by the FDIC provided we have been able to fully verify your identity.

² This service is provided by INGO Money. INGO Money is operated by INGO Money, Inc. and all check funding services are provided by First

Century Bank, N.A. See complete terms, fees and conditions at <http://ingomoney.com/terms-conditions.html>.

Legal Corner by Kari D. Lutringer



Question: My mother recently passed away after living in a nursing home for several years, and I was told there might be a MERP claim against her estate. What exactly is a MERP claim and who or what is affected?

MERP is an acronym for the Medicaid Estate Recovery Program (MERP). If your mother received Medicaid long-term services and support benefits, the state of Texas has the right to ask for money back from her estate after she dies. In some cases, the state of Texas may not ask for anything back. The state will never ask for more money back than it paid for the services she received.

The MERP claim program only affects long-term care services and supports received after the age of 55, and only if services were applied for after March 1, 2005. If your mother applied for these services before March 1, 2005, MERP will be inapplicable. MERP applies to various services and programs, most notably, nursing facility care, but also, ICF/IID, HCS, CLASS, TXHmL, CWP, DBMD, CBA, STAR+PLUS, ICM and CAS.

When a person subject to a MERP claim dies, the state sends a notice to the estate representative or heirs to let them know that the state intends to file a MERP claim. The notice will ask the representative for information so the state can decide whether to file a MERP claim.

The state's primary question to the representative of the decedent's estate relates to the extent of property in the decedent's estate. A MERP claim typically does not apply to life insurance policies that name a person to receive the payment or bank accounts that are paid on death another person.

Kari D. Lutringer is a guest columnist and an Of Counsel attorney at the law firm of Wadler, Perches, Hundl & Kerlick in Wharton, Texas. Attorney's note: The information in this column is not intended as legal advice but to provide a general understanding of the law. Readers with legal problems, including those whose questions are addressed here, should consult attorneys for advice on their particular circumstances.

Submit your questions for this column via email to phundl@wphk-law.com or via U.S. Mail to Wadler, Perches, Hundl & Kerlick, Philip J. Hundl, c/o TGFCU Legal Column, 101 W. Bursleson Street, Wharton, Texas 77488.

Deadline Approaching For Dormant Accounts

The deadline to respond to our dormant account letter is May 10, 2016 at 5:00 pm. After that date, all dormant accounts will be closed and remitted to the State of Texas.

If you received a letter notifying you that your account is dormant, please call us at **(979) 282-2300 in Wharton, (979) 578-9000 in El Campo, or toll free 1-800-647-8428.**

To keep your account active,
call any of the numbers and tell us you want to keep your account open.

Texasgulf FCU Members Save Big with the Sprint Credit Union Member Discount



Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Texasgulf FCU member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.

Our members can get:

- 10% DISCOUNT ON SELECT REGULARLY PRICED SPRINT MONTHLY DATA SERVICE
- ACTIVATION FEE ON NEW LINES WAIVED (\$36 SAVINGS)
- UPGRADE FEE WAIVED (\$36 SAVINGS)

Ways to get your discount:

Call **877.SAVE.4CU (877.728.3428)** or **Visit your nearest Sprint store**
Let them know you're a credit union member and mention **Corporate ID: NACUC_ZZM.**

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or www.Sprint.com/verify to verify your membership. Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today.

New Hours for Texasgulf FCU Lobbies and Drive-Thru's

Lobby hours: Monday - Friday 8:30am - 4:30pm

Drive thru hours: Monday - Friday 7:30am - 5:30pm

The smarter way to file your taxes – and SAVE

There is still time to file your taxes the smarter way! With TurboTax, you'll be confident your taxes are done right. Plus, Texasgulf FCU members can save up to \$15 on TurboTax federal products.



- **TURBOTAX TRANSLATES TAXES INTO SIMPLE QUESTIONS ABOUT YOUR LIFE AND PUTS EVERYTHING IN THE RIGHT FORMS FOR YOU.**
- **TURBOTAX SEARCHES OVER 350 DEDUCTIONS AND CREDITS, SO YOU WON'T MISS A THING.**
- **TURBOTAX RUNS ERROR CHECKS AND A FINAL REVIEW TO HELP MAKE SURE THERE ARE NO MISTAKES.**

The tax deadline is April 18th, so **file today with TurboTax and SAVE!**

www.texasgulffcu.org

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Get safety and security of roadside assistance and more for less than \$1 per week*.

Texasgulf FCU offers CU Road Pal, a roadside assistance program created exclusively for credit union members and provides unparalleled service and unprecedented value. CU Road Pal offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

For less than \$1 per week* get the safety and security of roadside assistance. From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, CU Road Pal is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

**Speak to a Texasgulf FCU member representative or visit:
LoveMyCreditUnion.org to learn more.**

**Based on individual roadside assistance plan.*

Volunteer Board of Directors

Bennie Skrovan
Chairperson

Weldon Ferrell
Vice Chairperson

Joan Andel
Secretary & Treasurer

L. J. Rolf

Nora Koch

Russell Bergstrom

David Voulgaris

Philip Hundl

TEASGULF

FEDERAL CREDIT UNION

Serving Members Since 1937

Wharton

2101 N. Fulton
Wharton, TX 77488
Telephone: (979) 282-2300
Toll-Free: 1-800-647-8428
Fax: (979) 282-2323

El Campo

1313 West Loop
El Campo, TX 77437
Telephone: (979) 578-9000
Fax: (979) 578-9026

Office Hours

Monday-Friday 8:30am – 4:30pm

Drive-Thru Hours

Monday-Friday 7:30am – 5:30pm

Website

www.texasgulffcu.org

Automated Account Access

1-888-409-8428

Shared Branch Live Help

1-888-837-6500



Federally Insured by NCUA.

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