

### Did you know...

#### "Jingle Bells" was originally a Thanksgiving song?



Turns out, we were originally dashing through the snow for an entirely different holiday. James Lord Pierpont wrote a song called "One Horse Open Sleigh" for his church's Thanksgiving concert. Then in 1857, the song was re-published under the title it still holds today, and it eventually became one of the most popular Christmas songs.

## Notice of Negative Information (Pre-Sharing)

Federal Law requires us to provide the following notice to consumers before any "Negative Information" may be furnished to a nation wide consumer reporting agency. "Negative Information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about consumers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## 2021 Annual Membership Meeting

On Friday, March 26th our Annual Meeting will be held at the Atlanta Property Management Building located at 207 E Hiram St., Atlanta TX 75551. Doors open at 6 pm and the business meeting will begin at 6:30 pm.

During the brief meeting, reports will be received and a vote taken for two positions on the Board of Directors. The terms of Frankie Elijah and Phil McCoy will expire at this meeting.

## 2021 Board of Directors

The following two people have been nominated to serve again by the Nominating Committee. There will be no nominations accepted from the floor, according to the By-Laws of the Credit Union, if there is at least one nominee for each of the positions being voted on. Election will be by acclamation.

**FRANKIE ELIJAH** has been a member of DFCU for over thirty years. Frankie served on the Supervisory Committee from March 2016 to April 2017 and has served on the Board of Directors' for 3 years. Frankie retired from IP/GPI in 2019. He resides in Texarkana, TX.

**PHIL MCCOY** has been a member of DFCU for over eleven years. Phil served on the Supervisory Committee from July 2016 until April 2020. He was appointed April 2020 and elected at the June 2020 Annual Membership Meeting to fill the unexpired term of Boyd McCright which expires in 2021. Phil is retired from The Appraisal Group. He resides in Atlanta, TX.



If you could use some extra help with holiday expenses, turn to your credit union! A Domino Personal Loan is a great option for any need!



Christmas Shopping



Holiday Travel



Home Repairs



Miscellaneous Bills or Expenses

Visit [dominofcu.com](https://dominofcu.com) to apply.

## Privacy Policy Notification

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has been updated and you may review our policy and practices with respect to your personal information at [dominofcu.com](https://dominofcu.com) or we will mail you a free copy upon request if you call us at (903) 792-8651.

**HOLIDAY CLOSINGS**

**Thanksgiving**—Thursday, November 26  
**Christmas Eve**—Thursday, December 24  
*Close at 1 PM*  
**Christmas**—Friday, December 25

**OFFICE LOCATIONS**

**Graphic Packaging Mill**

(903) 796-7909  
 Fax: (903) 796-9901  
 Monday – Friday  
 8:15 a.m.– 4:30 p.m.

**Texarkana**

2208 Kennedy Lane  
 (903) 792-8651  
 Fax: (903) 792-2684

**Lobby**

Monday – Friday 8:30 a.m. – 5:00 p.m.

**Drive Thru**

Monday – Friday 8:00 a.m. – 5:30 p.m.

**Atlanta**

901 W. Main  
 (903) 796-0004  
 Fax: (903) 796-0640

**Lobby**

Monday – Friday 8:30 a.m. – 5:00 p.m.

**Drive Thru**

Monday – Friday 8:00 a.m. – 5:30 p.m.

**Liberty Eylau**

4702 S. Lake Drive  
 (903) 832-3906  
 Fax: (903) 838-2689

**Lobby**

Monday – Friday 8:30 a.m. – 5:00 p.m.

**Drive Thru**

Monday – Friday 8:00 a.m. – 5:30 p.m.

**Audio Teller**

(903) 794-RITA (7482)

**BOARD OF DIRECTORS**

**Troy Ashmore**, Chairman  
**Leonard Griffin**, Vice-Chairman  
**David Cothren**, Secretary/Treasurer  
**Frankie Elijah**  
**Roger Matlock**  
**Phil McCoy**  
**Donna Shipp**

**SUPERVISORY COMMITTEE**

**Glenn Hunter**, Chairman  
**Eric Schlotter**  
**Frankie Elijah**



Find us on

[Dominofcu.com](http://Dominofcu.com)

MAKE YOUR HOLIDAYS *Sweeter*  
 WITH SKIP-A-PAY

Skip your qualifying November, December or January loan payment and use the extra cash for any need!\*

**Am I eligible to skip a loan payment?**

You may be eligible to skip your monthly loan payment, provided that all of your Domino Federal Credit Union accounts are in good standing, current and your form is completed in its entirety and turned in at least 10 days prior to the loan due date.

**What loan payments can I skip?**

Most Domino loans are eligible. Loans that are NOT eligible and do not qualify for the Skip-A-Payment program include Real Estate Loans, Visa and Visa Gold Credit Card Accounts, loans with less than a three month payment history, and / or delinquent loans and accounts not in good standing.



Visit our website to complete the form online or turn your completed form into the loan department at any branch. You can also mail your completed form to: DFCU, P.O. Box 7509, Texarkana, TX 75505. Call us at 903-792-8651 if you have any questions!

**SKIP A PAYMENT POLICY AND AGREEMENT**

- A \$25 processing fee will be required for each loan before the Skip A Payment is processed. Rewards Checking Members get one free skip-a-payment annually!
- Only 1 Skip A Payment is allowed every 6 months on each qualifying loan.
- Your interest will continue to accrue and the skipped payment will cause your loan to extend beyond the original maturity, which may change the total amount and schedule of repayment. All other terms and conditions of the loan will remain unchanged.
- If your loan is insured with Credit Life and/or Disability, your monthly premium for coverage will still be added to the loan on the skipped month. Refer to contract for loans with GAP coverage.
- All parties of the original agreement including any co-borrower or owner of collateral must sign the Skip A Payment form.

Member # \_\_\_\_\_

Member Name \_\_\_\_\_

*(One member number per page)*

Best phone number to be reached at \_\_\_\_\_

Circle the month you'd like to skip:    November    December    January    Year \_\_\_\_\_

Loan#	Payment Amount	Frequency	Re-Start Date	Payment Source

*All borrowers agree to skip a payment. All borrowers must sign. Request must be approved by a loan officer.*

Primary Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower's/Collateral Owner's Signature \_\_\_\_\_ Date \_\_\_\_\_

Receiving Employee \_\_\_\_\_ Date \_\_\_\_\_

Approving Loan Officer \_\_\_\_\_ Date \_\_\_\_\_

File Maintenance Complete \_\_\_\_\_ Date \_\_\_\_\_

Find Your Escape  
 WITH A  
 Domino Credit Card  
 Great Low Rates    No Balance Transfer Fee    No Annual Fee  
 Same rate for purchases and cash advances



Enjoying  
 the little  
 things in life doesn't  
 have to cost you more.

Talk to us today about moving your balances from high interest rate cards into one easy payment with a Domino Credit Card.

Ask for details or get started  
 at [Dominofcu.com](http://Dominofcu.com)

Membership eligibility required. Your rate will be based on your credit qualifications and is subject to change without notice.