



## Your everyday purchases have never been more rewarding!

My Rewards Plus is a simple, easy-to-use program that earns you points each time you use your Domino Visa Debit Card. Wherever you shop, and on everything you buy – you will earn points for money spent. The more you shop, the more you earn.



**Earn 1 point for every \$1 spent on credit transactions**

**Earn 1 points for every \$3 spent on debit signature and PIN transactions**



**COMING SOON!**

## Your Goals, Your Way: Personal Loans Made Simple

Need extra cash for unexpected needs or upcoming expenses? A Domino Personal Loan makes it simple.



**Competitive Rates**  
**Easy Payback Options**  
**Simple Application**

Apply online at [DominoFCU.com](https://DominoFCU.com)



## HOLIDAY CLOSINGS

|                   |                                |
|-------------------|--------------------------------|
| January 20th      | Martin Luther King, Jr. Day    |
| February 17th     | Presidents Day                 |
| May 26th          | Memorial Day                   |
| June 19th         | Juneteenth                     |
| July 4th          | Independence Day               |
| September 1st     | Labor Day                      |
| October 13th      | Columbus Day                   |
| November 11th     | Veterans Day                   |
| November 27th     | Thanksgiving Holiday           |
| December 24th     | Christmas Eve - Closing at 1pm |
| December 25th     | Christmas Day                  |
| January 1st, 2026 | New Year's Day                 |

## OFFICE LOCATIONS

### Graphic Packaging Mill

(903) 792-8651  
Fax: (903) 796-9901  
Monday – Friday  
8:15 a.m.-11:00 a.m. / 11:30 a.m.-4:30 p.m.

### Texarkana, AR

4437 Jefferson Avenue  
(903) 792-8651  
Fax: (903) 792-7543

#### 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) 792-8651  
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) 792-8651  
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.

## BOARD OF DIRECTORS

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

## SUPERVISORY COMMITTEE

**Jim Turchi**, *Chairman*  
**Calvin Woods**  
**Frankie Elijah**



## Beware of QR Code Scams: Protect Yourself from Fraud

QR codes have become increasingly popular and simplify tasks like accessing websites or paying for services, but they also make it easier for scammers to steal your personal information.

Scammers use tactics like placing malicious QR codes over legitimate ones, using short links to hide harmful URLs, requesting money for fake payments, sending surprise packages with suspicious QR codes, and tampering with codes to mimic real ones.

### HOW TO STAY SAFE:

- Only scan QR codes from trusted sources.
- Verify the link by checking the website's URL before entering any sensitive information.
- Keep your phone up to date with the latest operating system.
- Pay using a credit card when using a QR code.
- Be cautious of unsolicited QR codes in public spaces or emails.

**Don't let scammers catch you off guard—protect yourself and others by sharing these tips.**

*Tips taken from U.S. Department of Veterans Affairs. Understanding QR Code Fraud. 2024, va.gov.*

## Shop Safe with a Domino Credit Card

A Domino Credit Card makes spending safe and simple. Enjoy unbeatable rates and no hidden fees, so you can save more on everything from everyday purchases to bigger splurges.

- Low Rates**
- No Annual Fee**
- No Balance Transfer Fee**
- Same Rate for Purchases and Cash Advances**



LEARN MORE OR GET STARTED AT [DOMINOFCU.COM](https://www.dominofcu.com).

# NEW YEAR, NEW AUTO LOAN

Refinance your auto loan with Domino and see how much you could save. Our quick approvals, competitive rates, and eSign options make it simple and stress-free.

**Buying a new or used car? We're here to help with flexible terms and an easy online application.**

Apply online at [Dominofcu.com](https://www.Dominofcu.com).



## Introducing New eTransfer Services!



### Bank to Bank Transfers

Easily move money between your accounts at different financial institutions. Enjoy seamless transactions without the hassle!



### Person to Person Transfers

Send money directly to friends and family with just a few taps! Perfect for sharing expenses or sending a quick gift.



### How to Access

Available in our mobile app and Online Banking under the Bill Pay section. Quick and easy setup for both services.

Learn more at  
[Dominofcu.com](https://www.Dominofcu.com)



## 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://www.dominofcu.com) or we will mail you a free copy upon request if you call us at **(903) 792-8651**.



# In The Know

with Domino

*The penny costs more to make than it is worth!*

It costs more than 2 cents to make a single penny. The U.S. Mint spends around \$2.4 million each year to produce pennies—despite their worth being just one cent. Since 1909, when the penny was first minted with Abraham Lincoln's face, it's been a symbol of American currency. But ironically, it's losing money every time it's made!



P.O. Box 7509  
Texarkana, TX 75505

## ANNUAL MEETING NOTICE

On Friday, March 28, 2025, our Annual Meeting will be held at the NET Property Management Building, 101 E Pinecrest Dr 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 presented and votes taken for three positions on the Board of Directors. The terms of David Cothren, Donna Shipp and Glenn Hunter will expire at this meeting.



# 2025

## BOARD OF DIRECTORS



The following **David Cothren, Donna Shipp and Glenn Hunter** have been nominated by the Nominating Committee to fill the expiring terms of the Board of Directors. 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 three positions being voted on. Election will be by acclamation.

### Board of Directors

Troy Ashmore, Chairman  
Leonard Griffin, Vice-Chairman  
David Cothren, Secretary/Treasurer  
Frankie Elijah  
Glenn Hunter  
Phil McCoy  
Donna Shipp

### Supervisory Committee

Jim Turchi, Chairman  
Calvin Woods  
Frankie Elijah