



Oh, what fun it is  
to ride. 

Refinance your auto loan with Domino and enjoy no payment for up to 90 days!\*

## Use Your Extra Cash For:



SHOPPING



TRAVEL



BILLS



**Celebrate the season with a little more jingle in your pocket!**

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

\*Membership eligibility required. Your interest rate and term will be determined by your credit qualifications and make and model of your vehicle. Offer good on vehicles not currently financed with Domino Credit Union. Offer may change or be withdrawn at any time. Interest will continue to accrue during deferral period.

HAVE A  
**HOLLY**  
**JOLLY**  
CHRISTMAS LOAN

Make your season brighter with  
extra cash for holiday expenses.



**Borrow up to \$5000**



**As low as 7.50% APR\***



**Up to 10 Months**



\*APR=Annual Percentage Rate. Membership eligibility required. Rate, term and amount you can borrow depend on your credit qualifications.

## HOLIDAY CLOSINGS

Veterans Day — Tuesday, November 11  
Thanksgiving — Thursday, November 27  
Christmas Eve — Wednesday, December 24 –  
Closing at 1pm  
Christmas Day — Thursday, December 25  
New Year's Day — Thursday, January 1  
MLK Day — Monday, January 19  
Presidents Day — Monday, February 16

## OFFICE LOCATIONS

### Graphic Packaging Mill

(903) 792-8651  
Fax: (903) 796-9901  
Monday – Friday 8:15 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*  
Frankie Elijah, *Vice-Chairman*  
David Cothren, *Secretary/Treasurer*  
Donna Shipp  
Glenn Hunter  
Leonard Griffin  
Phil McCoy

## SUPERVISORY COMMITTEE

Jim Turchi, *Chairman*  
Calvin Woods  
Frankie Elijah



# HOLIDAY SHOPPING:

# NAUGHTY VS. NICE

The rise in online shopping has made holiday gift-giving easier than ever, but with that convenience comes the increased risk of scams. To help you stay safe while checking off your list this season, we've put together a "Naughty vs. Nice" list. Stick to the Nice List and steer clear of the Naughty List for a safe and secure holiday shopping experience!

## NICE LIST

### 1. Shopping with Trusted Retailers

- Research unfamiliar sites by checking reviews and ratings.
- Ensure the website uses 'https' or the padlock symbol
- Verify the retailer's contact information
- Avoid websites with poor designs or grammar mistakes.



### 2. Monitoring Bank Account Activity

### 3. Using a Protected Payment Method

### 4. Using Strong, Unique Passwords



## NAUGHTY LIST

### 1. Clicking Suspicious Links

- Don't click on unknown email links
- Type URLs directly into search engines to verify deals
- Be cautious of text scams asking for banking/personal information



### 2. Falling for Too-Good-To-Be-True Deals

### 3. Oversharing Personal Information

### 4. Ignoring Security Updates

## Holiday scams aren't the only threat. Protect your wallet year-round.

Visit Domino's Fraud Prevention page for tips to stay safe from scammers all year.



Scan for  
More Tips



# Ho-Ho-Holiday Skip-A-Pay is Here!

Give your budget a break and skip your qualifying November, December, or January loan payment to free up cash for holiday expenses.



What will you do with a little extra cash this season?



Presents



Travel



Parties




Apply  
Today

*\*A \$25.00 processing fee will be required for each loan before the Skip A Payment is processed. 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.*

## Your holiday purchases have never been more rewarding!

Use your Domino debit card for all your holiday shopping and earn rewards with every purchase!

 **Earn 1 point for every \$3 spent on debit transactions**



From gifts to goodies, your purchases can really pay off.



**Don't have a Domino debit card? Open your checking account online and start earning debit rewards!**

## 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.

# In The Know



with Domino

*"Jingle Bells" was the first song played in space!*

On December 16, 1965, astronauts Wally Schirra and Thomas P. Stafford took part in NASA's Gemini 6A space flight. They jokingly claimed to see a UFO piloted by a commander in a red suit heading towards the North Pole. They then played "Jingle Bells" on the harmonica to celebrate the season. The harmonica is now on display at the Smithsonian!



P.O. Box 7509  
Texarkana, TX 75505

## ANNUAL MEETING NOTICE

**WHERE:** Waggoner Creek Elementary School Cafeteria  
6335 Gibson Ln, Texarkana, TX 75503

**DATE:** Friday, March 20, 2026

**TIME:** Doors open at 6pm

Business meeting begins at 6:30pm

During the brief meeting, reports will be presented and votes taken for two positions on the Board of Directors. The terms of Troy Ashmore and Leonard Griffin will expire at this meeting.

## 2026 BOARD OF DIRECTORS



The following two names 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 bylaws of the credit union, if there is at least one nominee for each of the two positions being voted on. Election will be by acclamation.

### TROY ASHMORE

Mr. Ashmore has been a member of Domino Federal Credit Union for 38 years. Troy has served on the Board of Domino FCU since 2014 and currently holds the office of Chairman of the Board. Troy retired from International Paper and Graphic Packaging. He resides in Atlanta, TX.

### LEONARD GRIFFIN

Mr. Griffin has been a member of Domino Federal Credit Union for 38 years. Leonard has served on the Board of Domino FCU since 1996 and in the past has served as Vice Chairman. Leonard retired from International Paper and Graphic Packaging. He resides in Mira, La.

Any member seeking election to a directorship position may be nominated by petition. Credit Union bylaws provide that such petition must be signed by at least 1% of the members, with a minimum of 20 and a maximum of 500. Nominations by petition must be received at the Liberty Eylau office no later than February 2, 2026. All applicable forms, including petition forms, may be obtained from Darron McLeod at the Liberty Eylau office, located at 4702 South Lake Drive Texarkana, TX 75501.