

## Make Your Season Bright

Domino offers several ways to help ease the burden of the holiday budget crunch.

### Skip-A-Pay

Don't miss this special offer to skip your qualifying November, December or January loan payment.

### Christmas Loans

**Borrow up to \$5000**  
**As low as 7.50% APR\***  
**Up to 10 months**

### Credit Cards

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

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



## Safe Online Holiday Shopping

With holiday shopping in full swing, we wanted to let you know about a few online shopping trends we've noticed and give a few tips about how to stay safe online while buying gifts for everyone on your list.

Here is what we think is cheerful and what we think is coal-worthy for shopping online this holiday season:

### MERRY AND BRIGHT

#### **Keeping an eye on your bank statements**

Your first line of defense against identity theft and fraud is to pay close attention to your financial records. Flag any suspicious activity and contact the institution immediately.

#### **Knowing how much items should cost**

Have a general sense of how much the items you want to buy should cost, so you can know if an online store has prices that are too good to be true.

#### **Making a cybersecurity list, checking it twice**

- 1. Protect each account with a unique, complex password that is at least 12 characters long – and use a password manager!**
- 2. Use multifactor authentication (MFA) for any account that allows it.**
- 3. Turn on automatic software updates, or install updates as soon as they are available.**
- 4. Know how to identify phishing attempts, and report phishing messages to your email program, work, or other authorities.**

## Beware What You Share

### *Shopping on public wi-fi*

Public wi-fi is not very secure – you shouldn't ever online shop or access important accounts (like banking) while connected to public wi-fi.

### *Grinch Bots*

"Grinch Bots" are automated programs that quickly buy up popular toys, sneakers, or other items and then resell the item for a huge mark-up to real people. Only buy items from vendors you can verify.

### *Sharing more than you feel comfortable with*

While you need to share data to make a purchase online, you should be wary of any retailer that is requesting too much information. Oftentimes, you don't need to fill out every field, and you shouldn't if you don't want to.

## 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 a free copy upon request if you call us at (903) 792-8651.

## HOLIDAY CLOSINGS

**Thanksgiving** — Thursday, November 23  
**Christmas Day** — Monday, December 25

## 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.

### Audio Teller

(903) 794-RITA (7482)

## 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**



## FILL YOUR STOCKINGS WITH EXTRA CASH

### AUTO REFI HOLIDAY OFFER

REFINANCE YOUR AUTO LOAN WITH DOMINO  
AND PUT OFF PAYMENTS  
**UP TO 90 DAYS\***



Use the extra money for travel, shopping or any additional holiday expenses.

**Talk to us and see how much you could save!**



*\*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.*



## GET AHEAD OF THE HOLIDAYS WITH CHRISTMAS CLUB

### START SAVING EARLY!

This special savings account helps you put away funds all year, so you have more cash in hand for holiday expenses.

**You'll also earn dividends!**



# In The Know

with Domino



P.O. Box 7509  
Texarkana, TX 75505

## CHRISTMAS TREE FARMS ACT AS A GIGANTIC AIR PURIFIER.

One acre of real Christmas trees consumes about 500 pounds of carbon dioxide each year. That same acreage produces about 1000 pounds of oxygen annually. Guess what: that's the same amount that 18 people need to breath in a year!



## 2024 Annual Membership Meeting

**On Friday, March 22, 2024, our Annual Meeting will be held at the Dan Haskins Student Center located in the Texas High School Cafeteria located at 2112 Kennedy Lane. 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 two positions on the Board of Directors. The terms of Frankie Elijah and Phil McCoy will expire at this meeting.

## 2024 Board of Directors

The following two people 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 two positions being voted on. Election will be by acclamation.

### FRANKIE ELIJAH

Mr. Elijah has been a member of DFCU for over thirty five years. Frankie served on the Supervisory Committee from March 2016 to April 2017 and has served on the Board of Directors' for 6 years. Frankie retired from IP/GPI in 2019. He resides in Texarkana, TX.

### PHIL MCCOY

Mr. McCoy has been a member of DFCU for over fifteen years. Phil served on the Supervisory Committee from July 2016 until April 2020. Phil has served on the Board since 2020. Phil is retired from The Appraisal Group. He resides in Atlanta, TX.