

Discover Domino

2021
Fall/Winter
Newsletter

Jump for

JOY

with a Domino
Personal Loan!

Let us help put extra cash in hand for your holiday expenses.

*Christmas Shopping • Holiday Travel
Pay Off Debt • Miscellaneous Bills or Expenses*

*A Domino Personal
Loan is a great
option for any need!*



We make it easy to apply online or in person!

HOLIDAY CLOSINGS

Thanksgiving—Thursday, November 25
Christmas Eve—Friday, December 24 at 1:00

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.

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
Jim Turchi
Frankie Elijah



Dominofcu.com

'Tis the Season for Savings with Skip-A-Pay

Don't miss this special offer to skip your qualifying November, December or January loan payment and use the savings for any need during the holiday season!

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 _____

Enroll in Free eStatements for your chance to win \$100

HERE'S HOW:

- 1 Log on to your Online Banking
- 2 Select Online Statements and continue to open a new window for this service
- 3 Read the eStatement Usage Agreement then select eSign Document
- 4 Open eSign PDF, input your code and select "I Agree"
- 5 Select Next
- 6 Select Enroll



After completing the steps above, you're automatically entered in our quarterly drawings for \$100! There is a \$3.00 monthly fee on basic checking accounts not enrolled in eStatements.

Unwrap the Savings

Refinance your Auto Loan with Domino and see an instant boost in your holiday budget. See how much you could save with our special 90 Day* deferral offer!

Rates
as
low as

2.99% APR*

NEW – USED – REFINANCED

Apply Online at Dominofcu.com

Talk to us about refinancing your auto loan and see how much you could save!

In The Know

with Domino



P.O. Box 7509
Texarkana, TX 75505

Candy canes originated in Germany!

The National Confectioners Association says a choirmaster originally gave the red-and-white-striped candies to young children to keep them quiet during marathon church services. Grandmas who still sneak the kids sweets during sermons, history is on your side. It wasn't until a German-Swedish immigrant decorated his tree with candy canes in 1847 that they became popular as a Christmas candy.



2022 Annual Membership

Our Annual Meeting will be held March 25, 2022, at Dan Haskins Student Center located in the Texas High School Cafeteria at 2112 Kennedy Lane, Texarkana, TX 75503. Doors will open at 6 pm and the business meeting will begin at 6:30 pm.

2022 Board of Directors

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

DAVID COTHREN

David Cothren has been a member of Domino Federal Credit Union for over thirty years. He served on the Supervisory Committee for six years, and has served on the Board of Directors for eight years. David currently serves as Secretary/Treasurer. He has been employed at Graphic Packaging for twenty-nine years. He resides in Queen City, TX.

ROGER MATLOCK

Roger Matlock has been a member of Domino Federal Credit Union for over forty-eight years. He has served on the Board of Directors for twenty-seven years. Roger retired from International Paper in 1985 after thirty-eight years of service. He resides in Atlanta, TX.

DONNA SHIPP

Donna Shipp has been a member of Domino Federal Credit Union for over forty-four years. She has served on the Board of Directors for the past five years. She retired from International Paper after thirty-nine years of service. She resides in Atlanta, TX.