Come join us for the 11th Annual Teague Relay For Life. Everyone is invited! This year we will walk at the Teague City Park. www.relayforlife.org/teaguetx

The Cancer Society offers many free services to cancer patients as well as cancer research. Join us and visit the website at: www.relayforlife.org/teaguetx

Use New Apps to Find More Scholarships!

by Daniel, 18

College is extremely expensive. I'd like to share with you some ways to make discovering scholarships easy.

Smartphone applications

Probably the best application I have ever researched is called Scholly, a powerful tool for finding scholarships. It also provides many other features such as your grade and GPA and then provides a huge list of scholarships that you qualify for. You can even sort the scholarships by deadlines, amount, and name.

If you see any scholarships that interest you, you may save them to review later or have the app take you to the website. Scholly even provides winning scholarship essays so you are able to see what a winning scholarship entry looks like.

Scholly is such a powerful tool that I highly recommend using it to find scholarships for higher education. http://www.myscholly.com/

Other scholarship applications I researched were Scholarships.com and Scholarship Advisor. Although I was not as impressed with these, they did provide many scholarships as well. They are definitely scholarship apps worth looking into as they can provide scholarships that could help you save big-time.

After you exhaust all sources of free money for school—grants, scholarships, and federal student loans—consider a private loan from Freestone Credit Union to help fulfill any remaining financial need.

Freestone Credit Union Scholarships:

Freestone Credit Union awards several scholarships to graduating seniors of an accredited high school at the end of each school year. The employers of FreCU also award a scholarship to deserving students! The only requirement for either scholarship opportunity, is that the student themselves must have an account with Freestone Credit Union by January 1 of the graduating year. They will need to fill out an application and send it in for the scholarship committee.

Applications are located on our website at http://freestonestcu.org to be printed, or contact the credit union at 254-739-2594 or out of town students call 800-737-8440.

Applications must be received by the FCU Scholarship Committee on or before April 15, 2014 by 5:00pm at the FCU Office. You may drop the completed application off at the office located at 613 Main Street Teague, TX or mail to:

Freestone Credit Union
Attn: Scholarship Committee
P O Box 210
Teague, TX 75860

The Scholarship Committee will determine scholarship recipients on or about May 31, 2014. Monies will be presented upon receipt of proof of enrollment (billing) for at least twelve semester hours in an accredited higher education college or university.

Be sure to send in an application today for an opportunity to receive one of the Freestone Credit Union or the FCU Employee Scholarships!

Scholarships!

Freestone Credit Union or the FCU Employee Scholarships!

Meet Karla Patterson. Originally from Odessa, Texas, she is a 7th generation Texan. She has lived in Teague for over 2 years. She has one daughter and 2 grand-daughters and a terrific son-in-law, who also live in Teague. Karla is friendly, outgoing and looking forward to serving our members. Karla previously worked in Fairfield as a Marketing Director. Come by and say Hi!

Meet Kerrie Hurst. Kerrie has lived in Teague approx. 26 years. She graduated from Teague High School in 1994. She is married to Curtis Hurst and they have two kids, who attend Teague Jr High and Teague Senior High. They have owned their own business, Hurst Pumping, for several years. Kerrie is friendly and would love to get to know everyone and she is looking forward to serving our members, also. Come by and meet both of our new ladies.

Freestone Credit Union is a proud sponsor of the Freestone County Relay for Life Event for the past 10 years that it has been held. Our employees have also had a team every year and would like for you to help us earn money for this great cause. We will have several "fundraising events" during the year and at the Relay itself. We would encourage all our members to be involved in this effort to help find a cure for cancers of all types.

Every person knows someone, whether family, friend or acquaintance, that has been affected by this horrible disease. The American Cancer Society offers many free services to cancer patients as well as cancer research. Join us and visit the website at: http://www.relayforlife.org/teaguetx to establish a team or to donate to the ACS through a team or person and to see all the ways your money makes a difference.

Come join us for the 11th Annual Teague Relay For Life. Everyone is invited! This year we will walk at the Teague City Park, where there is camping amenities available. Questions? Contact Shannon Landolt shannon.landolt@cancer.org (254) 753-0807.

April 2014 Keeping in Touch

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**Loans: Any Reason, Any Season**

Whether you need funds for a car or construction, motorcycle or medical expenses - we’ve got a loan for you. Everyone needs someone to lean on, and we’re here for you. Our competitive rates and friendly service make us your one-stop shop when you need money.

Still suffering from a holiday bill hangover? Some department store charge cards carry interest rates as high as 23% APR. Talk to us about how a consolidation loan can put you back on track. Need new wheels? Whether you are buying a new vehicle or one that’s just new to you, financing with the credit union can be a better deal and few are turned down.

Five Tips On How To Keep A Good Credit Rating

Your credit rating can be a fragile and perishable thing. Here are five tips to help you keep or improve your rating:

1. **Always pay your bills on time.** In some cases, you can’t, so call the lender and work out an arrangement.
2. **Don’t max out your credit cards.** A good rule is to keep your credit card balances below 30 percent of the card limit.
3. **Avoid applying for new cards to pay off existing cards.** Not a good idea!
4. **Don’t cancel existing cards.** Believe it or not, canceling cards can hurt your score.
5. **Keep an eye on your credit report.** If there are inaccuracies, dispute them.

You can check your report for free, once a year, at [https://www.annualcreditreport.com](https://www.annualcreditreport.com)

**Holiday Closings**

Please make a note as to when the credit union will be closed. Our ATM, Day N, Night Teller Line & PC Banking are available 24 hours a day, 7 days a week if you need the convenience.

**Good Friday/Easter:** We will be closed on Good Friday, April 18th and Mon., May 26th.

**Closed Tuesday Nov. 11th.** Veterans Day: closed Sat. Oct. 11th and Mon. Columbus Day: 1st. 4th of July: Memorial Day: April 19th.

**Limited Time Only!**

2.99%* as low as 5.99%* and we're here for you. Our competitive rates and we’re here for you. Whether you need funds for a car or construction, motorcycle or medical expenses - we’ve got a loan for you.

**New & Used* Cars as low as 2.99%* Limited Time Only!**

Come by and see us before you go shopping! Fill out a loan application ahead of time and we can work with you at the sales desk. Come by today and see what we can do for you!

We will also be glad to see if we can save you money on a refinance of your new or used vehicle!

**FREESTONE CREDIT UNION FINANCES ALL TYPES OF VEHICLES TO FIT YOUR NEED!**

You must be a member or joint member to purchase a ticket and to attend the meeting of the membership. No guests will be allowed.

Tickets must be purchased no later than Tuesday, April 22, 2014. Tickets cannot be purchased at the door. No take-outs will be permitted. No refunds at the door for tickets purchased in excess or for those who cannot attend.

America’s Credit Unions Turn 105

When Alphonse Desjardins, founder of the first credit union in Canada, was re-elected to the board of directors in 1908, he probably never imagined that the credit union movement would grow to become the second largest financial services enterprise in Canada.

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**Keep in Touch**

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