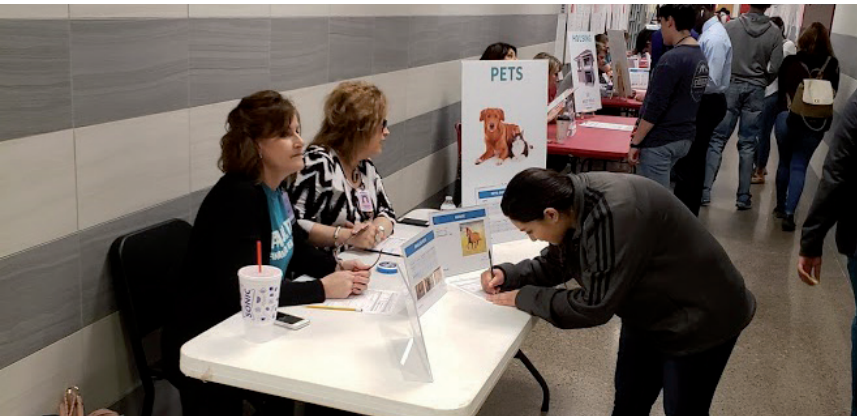




Odessa High School Financial Reality Fair

West Texas Credit Union partnered with ECISD to host another Financial Reality Fair, however this time, to the senior class of Odessa High School. The 2-day Fair was an exciting time for these students as they were able to create a budgeted lifestyle within their selected career path. Students were

enlightened on how much money they would actually take home after taxes and how much they would then be able to afford for cost of living - whether it be housing, utilities, type of car, or the extracurricular activities they were interested in outside of work. We're always excited to bring this interactive program to the students. Not only is the Reality Fair an eye opener to what life will be like in the real world, but it also provides them education in managing money and making smart purchasing decisions.



April is Credit Union Youth Month

Dreaming of an ideal future inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. The Youth Month theme this year is "The Future is Yours: Picture it! Save for it! Share it!"

As a way to celebrate Youth Month, we're encouraging young individuals to open a savings account here at West Texas CU to get the ball rolling on their future goals. Each new youth account will receive a free gift at time of opening. In addition, your child can enter into a drawing competition to win either a \$100 or \$200 savings deposit! All they have to do is pick up a drawing sheet from the Credit Union and draw a picture of what they are saving their money for. Completed drawings should be returned to the CU no later than April 30, 2019. A winner will be selected thereafter. Winner must have an active savings account with West Texas Credit Union.

We're excited to assist with creating a starting point in our young members' lives!



Outstanding Male Citizen

Our Board Member, Paul Pasqua, was awarded "Outstanding Male Citizen Of The Year" presented by the Fort Stockton Chamber of Commerce on February 28, 2019. Round of applause to Mr. Pasqua for his credit union involvement, exuding excellent citizenship, and having a profound presence in the Fort Stockton community.

Current & Upcoming Promotions

During the month of April, apply for an auto loan then have the chance to hunt for a special Easter discount within our lobby. Each egg contains a different discount which will then be applied to your auto loan. Take advantage of this egg-citing offer today!

- Discounts **up to 2.00% APR*** off qualified rates
- **Free** GAP insurance
- OR, **up to 90 days** no payment

Offer valid April 1-30, 2019.

*APR=Annual Percentage Rate. Rate of 1.99% APR is the lowest available during promotional period of April 1-30 2019. Allowed one discount per auto loan. Allowed one discount per household. Term and rate based on credit worthiness and year of vehicle.



Need help filing your taxes?

Don't pay the IRS penalties, interest, or fees because of unpaid taxes. Do you need help? We have the solution. A personal loan is the way to go.

- Loan amounts **up to \$25,000**
- Rates as low as **6.99% APR***
- No payment for **45 days**

Offer valid until April 30, 2019

*APR=Annual Percentage Rate. Certain restrictions apply.



Don't let your GETAWAY get away

See us for a vacation loan and receive a sweet summertime discount. Let us help turn your getaway dreams into reality.

- **2.50% APR*** discount off personal loans
- Loan amounts **up to \$5000**
- No payment for **up to 60 days**
- No hassle or hidden fees

Offer valid May 1-June 30, 2019

*APR=Annual Percentage Rate. Certain restrictions apply.



Take your rate in a different direction

Refinance your auto loan with us from another lender and we will not only match your current rate, but also beat it by **1.00% APR***.

- **1.00% APR*** discount off current auto loan rate
- No payment for **up to 60 days**
- No hassle or hidden fees

Offer valid May 1-June 30, 2019

*APR=Annual Percentage Rate. Certain restrictions apply.

TOP 5 BENEFITS OF CAR SHOPPING WITH CREDIT UNION PRE-APPROVAL

Getting pre-approved for a loan before you go car shopping is always a smart idea. Arranging financing first can help you avoid overpaying for your car. Here's why it works so well:



1 You can identify credit problems ahead of time

Taking the steps to set up financing before heading to the dealership shows you where you stand, and helps you to avoid surprises.

2 You can design loan terms to fit your budget

Try different loan lengths and down payments until you find what fits. Doing this in a relaxed setting, rather than when you're in the hot seat at the dealership, means you'll make better financial decisions.



3 It shows the car salesperson you're informed

Setting up your financing first shows the car salesperson that you've thought through the process. Instead of the dealer leading you in negotiations, you'll have more control to get the deal you deserve.

4 It simplifies negotiations while strengthening your position

Buying the car, financing, and trade-in are three separate areas of negotiation. If you combine them, chances are you won't get the best deal on any of them. However, we can help negotiate the price and we will even book out your trade-in.

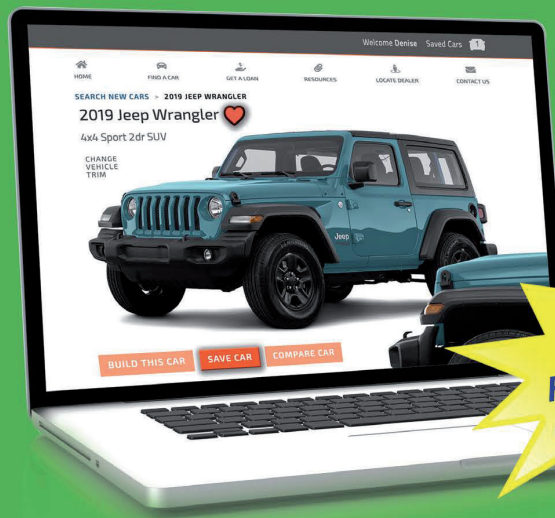


5 You have the power of competitive credit union rates

Dealers have access to dozens of financial institutions. When you come in with your credit union pre-approval, you make the financing process easier with the strength of your credit union.

WEBSITE HIGHLIGHT Save That Car!

With so many vehicles available to you, don't forget to save your car searches on our car shopping website. Simply click SAVE CAR, or the little heart icon on any vehicle detail page. Never lose a favorite again or waste time having to rebuild your dream car!



NEW FEATURE
Find Inventory by Monthly Payment

Car Budget

Buying a car isn't the only expense that comes with car ownership. Be prepared for these additional expenses:

- Auto insurance, including deductible
- DMV fees, such as title and registration
- Monthly gas costs
- Unexpected repair and/or maintenance



Experience it now... westtexascu.groovecar.com

Complaint Notice

This credit union is incorporated under the laws of the state of Texas and subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the **Texas Credit Union Department** at:

914 East Anderson Lane - Austin, Texas 78752-1699
Telephone number: (512)837-9236
Website: www.cud.texas.gov

If you have a problem with the services provided by this Credit Union, please contact us at:

West Texas Credit Union
PO Box 4959 - Odessa, TX 79760
(432)332-8171
contactus@wtecu.com

Current Loan Rates

New Auto (2018 - 2019)

as low as 1.99% APR*

Used Auto (2013 - 2017)

as low as 3.24% APR*

Personal Loan

as low as 6.99% APR*

Staff Meetings

Every Wednesday, WTCU will not open until 10:00 AM due to routine staff meetings. These meetings allow for internal training and education for the staff to better serve you. Thank you for your patience.

- WTCU Staff



Documents available to members:

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- (1) Balance sheet and income statement
- (2) A summary of the most recent annual audit completed in accordance with 91.516
- (3) Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- (4) IRS Form 990.



We will be CLOSED for the following 2019 holidays:

Good Friday | April 19, 2019
Memorial Day | May 27, 2019
Independence Day | July 4, 2019
Labor Day | September 2, 2019
Columbus Day | October 14, 2019
Veterans' Day | November 11, 2019
Thanksgiving | November 28-30, 2019



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Odessa, TX 79761
Tel: (432) 332-8171

52nd Branch Office

4440 E. 52nd St
Odessa, TX 79762
Tel: (432) 362-1414

Fort Stockton Office

401 W. Dickinson Blvd
Ft. Stockton, TX 79735
Tel: (432) 336-6291