

Current Loan Rates

New Auto (2014-2016)
as low as 1.99% APR*

Used Auto (2009-2013)
as low as 3.24% APR*

Personal
as low as 6.99% APR*

APR* = Annual Percentage Rate

COMPLAINT NOTICE

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

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

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

We will be closed for the following 2016 Holidays:

Veterans Day	November 11-12
Thanksgiving Holiday	November 24-26
Christmas Holiday	December 23-26
New Year's Eve	December 30-31

LOCATIONS

Main Office 1001 N. Lee Odessa, TX 79761 Tel: (432) 332-8171 Fax: (432) 332-3572 Monday-Friday 9 am – 5:30 pm Drive thru 8:30 am-5:30 pm	Branch Office 4440 E. 52 nd St. Odessa, TX 79762 Tel: (432) 362-1414 Fax: (432) 362-6164 Monday-Friday 9 am – 5:30 pm Saturday 10 am- 1 pm (Drive-Thru ONLY at 52 nd St)	Ft. Stockton Branch 401 W. Dickinson Blvd Ft. Stockton, TX 79735 Tel: (432)336-6291 Fax: (432)336-6429 Monday-Friday 9:00 am – 1:00 pm 2:00 pm – 5:30 pm
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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.

Staff Meetings – Delayed

On the first Wednesday of every month, West Texas Educators will not open until 9:30 am due to monthly staff meetings. These meetings allow for training and education internally in order for the staff to better serve you. Thank you for your patience.

-West Texas Educators Staff

West Texas Educators CU



❖ Financial Literacy ❖ Community Involvement	Simple Steps to Prevent Identity Theft	❖ Team Pictures	❖ Complaint Notice ❖ Credit Union Info
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Financial Fitness

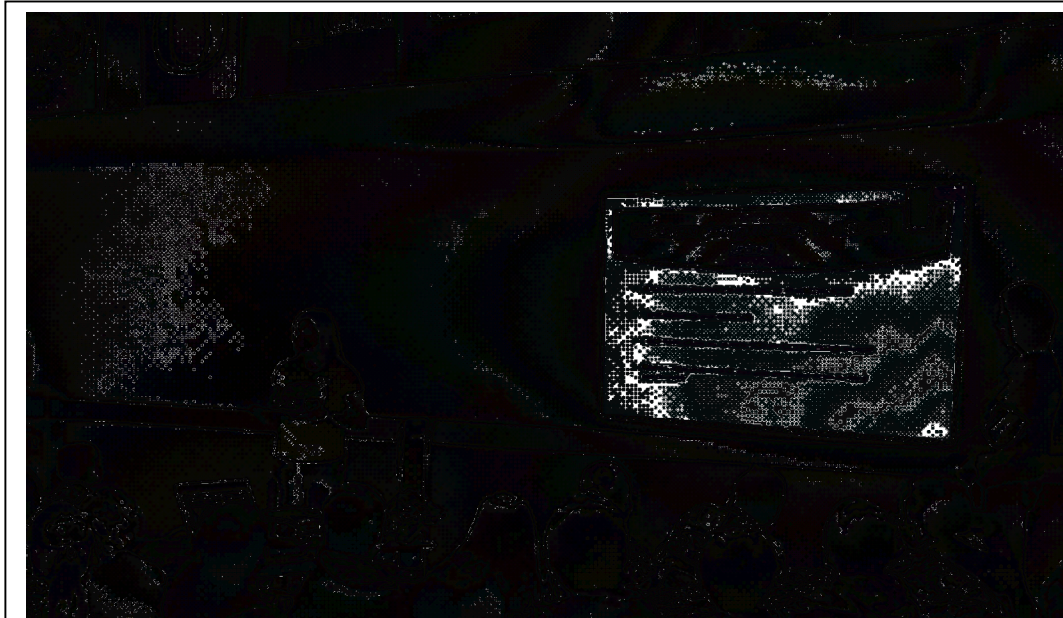
VOLUME 3 | 3rd QUARTER | YEAR 2016

We are always looking to recruit new members!

- FREE Credit Counseling
 - Savings
 - Checking
- Safe Deposit Boxes
- Debit and Credit Cards
 - Variety of Loans
 - And much more!

West Texas Educators membership is now open to the Ector County community. Begin your banking here! Call us or stop by for more information.

Financial Literacy Cavasos Elementary



Evie Alvarado and Kaeley Foreman spoke to 5th graders at Cavazos Elementary and provided students with financial insight. This is a great way to educate young minds and a huge THANK YOU for allowing us to be a part of your school!

Community involvement

- Food Bank Drive
- Towel drive (for local vet offices)
- Blanket drive – feel free to bring in clean blankets
- Jacket Drive – accepting gently used jackets

Simple Steps to Prevent Identity Theft

Please consider these steps to protect yourselves from identity thieves:

Keep Your Computer Secure

- Use security software and make sure it updates automatically; essential tools include:
 - Firewall
 - Virus/malware protection
- Treat your personal information like cash, don't leave it lying around
- Check out companies to find out who you're really dealing with
- Give personal information only over encrypted websites – look for "https" addresses.
- Use strong passwords and protect them
- Back up your files

Avoid Phishing and Malware

- Avoid phishing emails, texts or calls that appear to be from the IRS and companies you know and trust, go directly to their websites instead
- Don't open attachments in emails unless you know who sent it and what it is
- Download and install software only from websites you know and trust
- Use a pop-up blocker
- Talk to your family about safe computing

Protect Personal Information

- Don't routinely carry your social security card or documents with your SSN.
- Do not overshare personal information on social media. Information about past addresses, a new car, a new home and your children help identity thieves pose as you.
- Keep old tax returns and tax records under lock and key or encrypted if electronic. Shred tax documents before trashing.

Avoid IRS Impersonators. The IRS will not call you with threats of jail or lawsuits. The IRS will not send you an unsolicited email suggesting you have a refund or that you need to update your account. The IRS will not request any sensitive information online. These are all scams, and they are persistent. Don't fall for them.

Forward IRS-related scam emails to phishing@irs.gov. Report IRS-impersonation telephone calls at www.tigta.gov.

Additional steps:

- Check your credit report annually; check your bank and credit card statements often;
- Review your Social Security Administration records annually: Sign up for My Social Security at www.ssa.gov.
- If you are an identity theft victim whose tax account is affected, review www.irs.gov/identitytheft for details.

"What I like about photographs is that they capture a moment that's gone forever, impossible to reproduce."

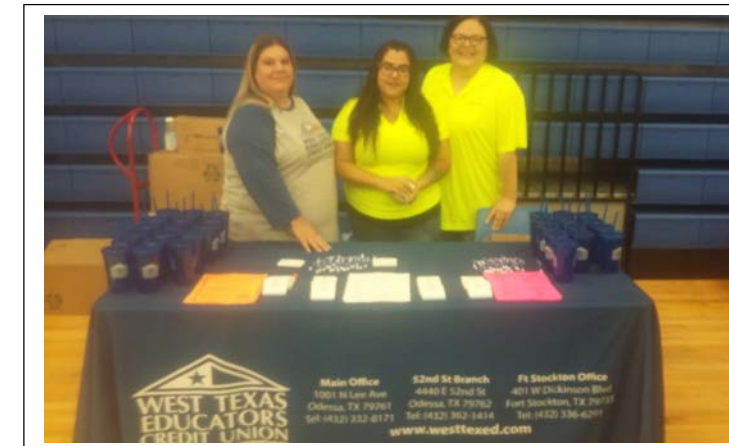
— Karl Lagerfeld



ECISD New Teacher Orientation



Fort Stockton Career Day



Fort Stockton New Teacher Orientation



Education Foundation Concert