

Current Loan Rates

New Auto (2016-2017)	
as low as	1.99% APR*
Used Auto (2011-2015)	
as low as	3.24% APR*
Personal	
as low as	7.99% 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 2017 Holidays:

Columbus Day	October 7 th -9 th , 2017
Veteran's Day	November 11 th , 2017
Thanksgiving	November 23 rd -25 th , 2017
Christmas Day	December 23 rd -25 th , 2017
New Year's Day	January 1 st , 2017

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 (Drive-Thru ONLY at 52 nd St) 10 am- 1 pm	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



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.

Credit Issues?

Come in to any of our locations or give us a call to set up an appointment for our FREE credit counseling! We will help you:

- Understand your credit report
- Build your credit
- And so much more!

For more information, call us at (432)332-8171 to speak to one of our representatives. We look forward to serving you.

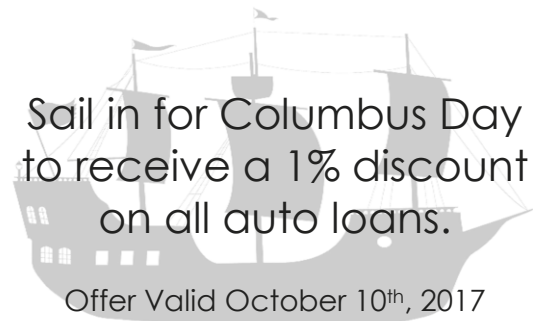
We have some exciting changes coming at the end of this year & into 2018:

- New debit cards with EMV chips
- Remote deposit capture
- New website and mobile banking

We have a loan for any need you have this fall!

Move your loan in the right direction
& receive a 1% discount for
refinancing.

Offer valid October 1st-31st, 2017



Sail in for Columbus Day
to receive a 1% discount
on all auto loans.

Offer Valid October 10th, 2017

**COME IN FOR A SPOOKY DEAL
TO GET 1% OFF ON ALL
PERSONAL AND AUTO LOANS.**

OFFER VALID OCTOBER 31ST, 2017

Fall into savings
with this one day
special to save 3% on
all unsecured loans.

Offer valid November
6th, 2017

Get a loan in December
and get entered into a drawing
to win the
World's Largest Stocking.
(One winner at each branch.)
Drawing will be held
December 20th, 2017

It's the most wonderful time of the year...
Make this holiday season the most wonderful time
of your year and skip-a-pay!

Offer valid November 1st, 2017 - January 31st, 2018

