

PEACE OUT 2020



IT'S BEEN REAL

As we all know, 2020 was a crazy year and thank goodness it's come to an end. We are certainly looking forward to a fresh, new start. We have so many exciting things in store for 2021. Our newly built location is now open for business. We are located at 4301 Mission Blvd in Odessa. We are thrilled to have expanded into the east side of town and excited for the growth this will bring. We have many ventures that we will be working to put in place this year such as creating a YouTube channel to display tutorials, roundtables, top tips, and discussions of different financial products. We will be rolling out our mortgage department and will be able to assist our valued members with mortgages. Another vision we have in mind is creating a streamlined Credit Repair Program so that members who are struggling with credit can join the program and be coached from start to finish on how to rebuild and repair their damaged credit. All in all, despite the challenges many of us experienced during 2020, we have decided to start fresh and continue striving for the best this year. We aspire to be your primary banking resource, and with a new year ahead, we hope we can continue to meet your expectations. Here's to 2021!



TOP NEWS **INSIDE**

- Peace out 2020
- ClickSWITCH
- Loan promotions
- New location NOW OPEN
- One of the best of the Permian Basin
- Holiday schedule

Introducing



Switching Checking Accounts has Never Been Easier!

It can be overwhelming to switch financial institutions, especially when you have recurring payments that are debited from your account and direct deposits that need to be moved. That is why we launched a new product called ClickSWITCH, which eases the pain of switching bank accounts through an automated, online process.

ClickSWITCH is an online portal that assists in efficiently switching your direct deposit and automatic payments to a new account. It's free, automated, and easier than ever before. With ClickSWITCH, you can change financial institutions or move old accounts without the hassle of filling out multiple forms, or wasting time contacting payees for recurring payments. Simply log into the ClickSWITCH portal, and from there, you can switch your existing direct deposits and recurring payments to **West Texas Credit Union**. Account information is transferred quickly, paving the way for a smooth and speedy transition to your new account.

Account Holders opening a new account with ClickSWITCH can:

- Securely switch your direct deposit and recurring payments in just a few minutes
- No need to track down payments or fill out paperwork
- Just a few clicks will save hours of time
- Track switches and receive notifications
- Initiate the closure of your previous account(s)

Contact us at **(432) 934-0433** or stop into any of our convenient branches to begin transferring your account to **West Texas Credit Union** today!



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 February 1-28, 2021.

*APR=Annual Percentage Rate. Certain restrictions apply.



March Madness

This March, we're shooting to lower your current auto loan rate and reduce your monthly payment. Get an auto loan with West Texas CU and you'll be sure to get a slam dunk in savings. No air-balls here.

- **1.00% APR*** discount off auto loan rates
- Includes new purchases and external refinances
- Rates as low as **1.99% APR***
- Plus, be entered to win one of **(3)** prizes!

Offer valid March 1-31, 2021.

*APR=Annual Percentage Rate. Certain restrictions apply.



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 \$20,000**
- Rates as low as **7.99% APR***
- No payment for **up to 45 days**

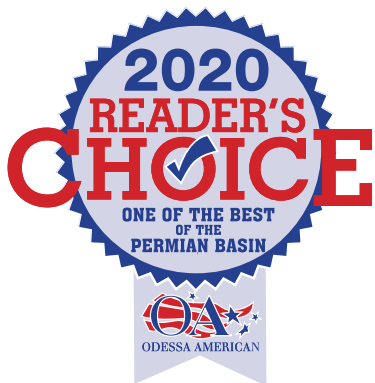
Offer valid February 1-April 30, 2021.

*APR=Annual Percentage Rate. Certain restrictions apply.



Our new location is NOW OPEN!

After much anticipation, our new newly built location is now open and readily available to assist members via the drive through and lobby. We are located at 4301 Mission Blvd - Odessa, TX 79765. This West Texas CU lobby is the only lobby open at this time. A face mask is required for entry. The rest of our lobbies will remain closed until further notice to help slow the spread of COVID-19, however, our drive-thru lanes at other locations are still operational during business hours. If this lobby is more conveniently located for you, feel free to swing by! We'd love to see you. Be sure to tell your family and friends about our new location and all of the great products and services we have to offer.



THANK YOU

for voting West Texas Credit Union as One of the Best Credit Unions in the Permian Basin. We are grateful to have such wonderful community support and we look forward to continue serving you.

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 (2020 - 2021)

as low as 1.99% APR*

Used Auto (2015 - 2019)

as low as 3.49% APR*

Personal Loan

as low as 7.99% 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

Download our Free Mobile Banking App on Google Play or the Apple App Store. Just search "West Texas Credit Union."



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.**

Have you seen our Personal Banking Resource Center? Here you can find video tutorials and click-thru demos on most of the products and services we offer. Be sure to check it out!

<https://www.westtexascu.com/personal-banking-resource-center/>



We will be CLOSED for the following 2021 holidays:

Presidents' Day | February 15, 2021

Good Friday | April 2, 2021

Memorial Day | May 31, 2021

Independence Day | July 5, 2021

Labor Day | September 6, 2021

Columbus Day | October 11, 2021

Veterans' Day | November 11, 2021

Thanksgiving | November 25-26, 2021

Christmas | December 24-25, 2021

New Years Eve | December 31, 2021 (CLOSE AT 1:00 PM)

New Year's Day | January 1, 2022



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

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Tel: (432) 362-1414

Fort Stockton Office
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Ft. Stockton, TX 79735
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