



West Texas CU wants to help your kids find money magic!

National Credit Union Youth Month serves to encourage kids to develop healthy saving habits by making saving fun and exciting. Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's Youth Month is "Money Magic. Share, Spend and Save at Your Credit Union". Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

Saving, Spending, Charitable giving, Investing & Budgeting.

As a way to celebrate, 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, 2020. 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!

NEW LOCATION OPENING 2020!

East Odessa Office: 4301 Mission Blvd | Odessa, TX 79765

We are so excited about the progress being made at our new location. We anticipate this project to be completed by May 2020. With this new location, we hope to better serve our members with an expanded territory base as well as gain new membership within the growing area. We plan on hosting a Grand Opening in June 2020. More details to follow. We are extremely ecstatic and cannot wait!

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, 2020.

*APR=Annual Percentage Rate. Rate of 1.99% APR is the lowest available during promotional period of April 1-30 2020. Allowed one discount per auto loan. Allowed one discount per household. Term and rate based on credit worthiness and year of vehicle.



Egg-citing Easter Discounts!



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 **up to 45 days**

Offer valid until April 30, 2020.

*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, 2020.

*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, 2020.

*APR=Annual Percentage Rate. Certain restrictions apply.

Coming soon

Fast, simple ways to pay.

Soon you'll be able to pay with your West Texas Credit Union Visa card using your Samsung, Apple or Android phone. More details to follow.

VISA

G Pay

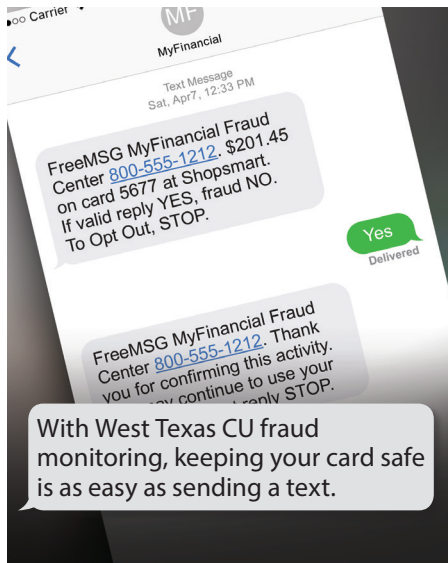


Heads up:

The government announced that the new Federal Tax Deadline has been extended to **July 15th, 2020.**



Fraud text alerts



Our text alert service allows you to instantly keep tabs on suspicious card activity.

At West Texas Credit Union, we want to make sure that using your debit card is always as safe and convenient as possible. That's why we use text alerts as part of our ongoing fraud monitoring program.

How it works:

With text fraud alerts, if our system detects suspicious activity on your card, you'll receive a text message with details about the suspected transaction. All you have to do is respond to the text to confirm the transaction.

If you indicate the transaction is fraud, you'll receive another message with a number to call for follow-up. If not, you're all set. The system will mark the transaction as legitimate and you can get on with your day – simple as that.

Getting started:

If we have your mobile phone number on file, you don't have to do anything. It's really that easy. If there is suspicious activity, we'll send a text alert right away. If you need to verify or update your mobile phone number give us a call at 432-332-8171 or 432-362-1414.



With the CardValet® app, you can save time and rest easy by controlling the cards in your wallet with the phone in your pocket.

- Instantly lock (and unlock) your cards if they go missing
- Set and remove spending limits
- Get purchase alerts in real time
- Limit transactions to a certain area using your phone's GPS
- And much more! Download the app in the app store today to get started

CardValet

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 (2019 - 2020)

as low as 1.99% APR*

Used Auto (2014 - 2018)

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.

Credit Union Members
Switch to Sprint®
Get a cool \$200 cash.
Plus \$100 annual loyalty reward

Get cash

Cash via deposit. \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration. Loyalty: via deposit. \$100/yr. per account



We will be CLOSED for the following 2020 holidays:

Good Friday | April 10, 2020
Memorial Day | May 25, 2020
Independence Day | July 3, 2020
Labor Day | September 7, 2020
Columbus Day | October 12, 2020
Veterans' Day | November 11, 2020
Thanksgiving | November 26-28, 2020
Christmas | December 24-25, 2020
New Years Eve | December 31, 2020 (CLOSE AT NOON)
New Year's Day | January 1, 2021



Main Office
1001 N. Lee Ave
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

East Odessa Office
4301 Mission Blvd
Odessa, TX 79765
Tel: TBD

Coming 2020