



Online Banking has a fresh, new look!

Our re-designed Online Banking is now live. Simply login as normal, using your same credentials, to see what's new.

You'll find all of your transaction history, payee information, and scheduled payments in place and ready to use. Experience new, friendlier navigation, and a responsive design for better access across all of your devices with the same great features.

- View current account balances and transaction history
- Pay bills and virtually anyone else with Bill Pay and Zelle
- Bank from any device with our Mobile Banking app
- Transfer money between both internal and external accounts
- Track your expenses, create budgets, and set goals with Trends
- Monitor your Credit Score*
- Limit how, when, and where your cards can be used

For more information about our Online Banking products and to watch our helpful video tutorials, visit us on the web at www.westtexascu.com. If you have any questions, give us a call at 432-934-0433.



Get EGG-CITED!

During the month of April, apply for an auto loan then have the chance to hunt for a special Easter discount within our lobby.

- Discounts **up to 2.00% APR*** off qualifying auto loan rates
- FREE GAP insurance
- OR, **up to 90 days** no payment
- Includes new purchases and refinances
- Rates as low as **1.99% APR***

Offer valid April 1-30, 2021.

*APR=Annual Percentage Rate. Certain restrictions apply.



Choose Your Savings

West Texas Credit Union already has some of the lowest auto rates around. What better time to take control of your savings than now!

- Choice of **1% cash back**, or **1.50% APR** discount off auto loan rates
- No payment **up to 60 days**
- Includes new purchases and refinances
- Rates as low as **1.99% APR***

Offer valid May 1-June 30, 2021.

*APR=Annual Percentage Rate. Certain restrictions apply.



Take it easy

You work hard - it's time to take it easy. See us for a vacation loan and receive a sweet summertime discount.

- **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, 2021.

*APR=Annual Percentage Rate. Certain restrictions apply.



Instant Issue Visa Debit Cards - Coming Soon!

At West Texas Credit Union, we're all about making your financials in life easier. That's why we will be offering instant-Issue, EMV chip-enabled debit cards soon. Losing your debit card is a hassle, but waiting days for a new card is even more frustrating. When you open a checking account with West Texas Credit Union, you'll be able to get your new debit card in the same visit! Be on the lookout for this convenient service and more information rolling out in the Summer of 2021.

Send. Receive. Split.

Zelle® makes sending money to friends, family, and others you know fast, safe and easy.

COMING 2021



With Zelle, it's easy to send – and receive – money.

FAST - Money is sent from your account into theirs typically in minutes.

SAFE - With the security you already know and trust from West Texas Credit Union.

EASY - Send money to almost anyone you know and trust using only their email address or U.S. mobile phone number.

With these great features, you have a lot to look forward to. When you send money with Zelle, you always know where your money is because it moves directly from your account to theirs, typically in minutes. Be on the lookout for Zelle coming in the Summer of 2021.

ATM NOW AVAILABLE

West Texas Credit Union just got better! In addition to our ATM network, we now have an ATM of our own located at our newest location. Stop by our Main Headquarters at 4301 Mission Blvd in Odessa to utilize our fee-free ATM.



- 24 hour service
- Transfer funds between linked bank accounts
- Process cash withdrawals
- Receive account balance
- Print recent transactions list
- No-envelope deposits
- Deposit cash up to \$5000
- Deposit checks up to \$5000
- Bill payments
- Multi-language support
- Multi-currency

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
Tel: (512) 837-9236 | Fax: (512) 832-0278
Email: complaint@tud.texas.gov
Website: www.tud.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) 934-0433
wtcu@westtexascreditunion.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:

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



Main Headquarters
4301 Mission Blvd
Odessa, TX 79765
Tel: (432) 934-0433

Downtown Office
1001 N. Lee Ave
Odessa, TX 79761
Tel: (432) 332-8171

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

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