



Back To School Tips For Parents

Before we know it, summer will be over and it'll be time to start preparing for a new school year. Here are a few tips to help your kids get in the groove of going back to school.

Meet the new teacher

For kids, one of the biggest back-to-school fears is, "Will I like my new teacher?" Breaking the ice early on is one of the best ways to calm everyone's fears. Take advantage of your school's open house or back-to-school night. Some teachers welcome phone calls or e-mails — another great opportunity to get to know each other before the year begins. If personal contact with the teacher isn't possible, try locating the teacher's picture on a school website or in a yearbook, so your child can put a name with a face. If your child's teacher sends a welcome letter, be sure to read the letter together.

Tour the school

If your school hosts an open house, be sure to go. Familiarizing your child with his/her environment will help them avoid a nervous stomach on the first day. Together you can meet his/her teacher, find their desk, or explore the playground. With an older child, you might ask them to give you a tour of the school. This will help refresh their memory and yours.

Connect with friends

A familiar friend can make all the difference when heading back to school. You might try calling parents from last year's class and finding out which children are in your child's class this year. Refresh these relationships before school starts by scheduling a play date or a school carpool.

Tool up

Obtain the class supply list and take a special shopping trip with your child. Having the right tools will help him feel prepared. While keeping basic needs in mind, allow for a couple of splurges like a cool notebook or a favorite-colored pen. These simple pleasures make going back to school a lot more fun. School supply lists also provide great insight into the schoolwork ahead. Get your child excited about upcoming projects by explaining how new supplies might be used. Let him practice using supplies that he's not used before — such as colored pencils or a protractor — so he will be comfortable using them in class.

Chat about today's events and tomorrow's plans

While it is important to support learning throughout the summer, don't spend the last weeks of summer vacation reviewing last year's curriculum. All kids need some down time before the rigors of school begin. For some kids, last-minute drills can heighten anxiety, reminding them of what they've forgotten instead of what they remember.

Ease into the routine

Switching from a summer to a school schedule can be stressful to everyone in the household. Avoid first-day-of-school mayhem by practicing your routine a few days in advance. Set the alarm clock, go through your morning rituals, and get in the car on time. Routines help children feel comfortable, and establishing a solid school routine will make the first day of school go much smoother.

Source: PBS Kids - <https://www.pbs.org/parents/thrive/back-to-school-tips-for-parents>

Upcoming Events

1. Back to School Supply Drive -

Help supply the children in our community with the necessary tools needed to begin the school year. Drop off your school supply donations from **now until July 31, 2019** at ANY West Texas CU location.

2. Back To School Bash -

Join us as we celebrate the end of summer and the beginning of a new school year with Jumpers | DJ | Face painting | Petting Zoo | Food & snowcones | & lots of other fun!
Friday August 9 from 5-8 PM @ the 52nd St Branch
More details to come.

Current & Upcoming Promotions

Take your rate in a different direction - **EXTENDED**

We can point you to savings! 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**
- Now valid until July 31, 2019

*APR=Annual Percentage Rate. Rate of 1.99% APR is the lowest available during promotional period of April 1-July 31, 2019. Refinance must come from another financial institution. Promotional rate does not include internal refinances. Term and rate based on credit worthiness and year of vehicle.



Feeling sour about your summer budget?

Sweeten your mood with Skip-A-Pay!

As a preferred member, you're able to skip your **June, July or August** loan payment for a \$25.00 fee. Have more than one eligible loan? Skip a payment on each!

Offer valid June 1-August 31, 2019



A new year means new gear

Let's be honest... school clothes and supplies can add up really quick. That's why we're here to help with the expense of buying all new gear! Send your kids back to school in style with a loan from West Texas CU.

- **2.00% APR*** discount off personal loans
- Loan amounts **up to \$2000**
- No payment for **up to 45 days**

Offer valid July 1-Sept. 30, 2019



Stop and enjoy the savings

Sometimes all we need is a moment to sit back and enjoy the little things, like a low interest rate on an auto loan. Make a new vehicle purchase or refinance your vehicle with us and enjoy instant savings!

- **1.00% APR*** discount on new purchases or refinances
- Rates as low as **1.99% APR***
- No payments for **up to 60 days**

Offer valid August 1-Sept. 30, 2019

*APR=Annual Percentage Rate. Certain restrictions apply.

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ECISD Awards for Excellence

This year West Texas CU was honored to have the opportunity to sponsor the Social Studies category at the ECISD Awards for Excellence Banquet. Congratulations to each of these individuals on their achievements! May the stars be the limit.

*Pictured in all photos left to right - Nicole Torans-Dominguez (CEO), Nelson Minyard (ECISD Trustee for Position 7), & Jim Nelson (Interim Superintendent of Schools.)



Kiara Villagonzalo from Falcon Early College High School - parents Ester & Randy Villagonzalo, favorite teacher Cindy McCord



Sara Raye Bolton from George H.W. Bush New Tech Odessa - parents Tina Bolton (grandmother Norma McDaniel), favorite teacher Lauren Rieves



Destiny McGinnis from OCTECHS (Odessa Career & Technical Early College High School) - parents Dora & Larry McGinnis, favorite teacher Norma Parra Solano



Nicole Ramirez from Odessa High School - parents Betha & Pedro Ramirez, favorite teacher Lee Jordan



Brianna Dunston from Permian High School - parents Barbie & Bobby Dunston, favorite teacher Elizabeth Cleveland

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 (2018 - 2019)

as low as 1.99% APR*

Used Auto (2013 - 2017)

as low as 3.24% APR*

Personal Loan

as low as 6.99% 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



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.



We will be CLOSED for the following 2019 holidays:

Independence Day | July 4, 2019
Labor Day | September 2, 2019
Columbus Day | October 14, 2019
Veterans' Day | November 11, 2019
Thanksgiving | November 28-30, 2019
Christmas | December 24-25, 2019
New Year's Eve | December 31 (CLOSE AT NOON)
New Year's Day | January 1, 2020

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