



10 Reasons To Be Thankful For Your Credit Union

We often take life's many gifts for granted by failing to appreciate them deeply enough. Give thanks for your credit union! Here are 10 reasons to be grateful you belong to West Texas Credit Union.

- 1. Superior member service** - At WTCU, you're always greeted with happy faces and representatives who are ready and willing to help you. There's no cold, sterile atmosphere here! Instead, every member is part of the family. We're truly invested in your financial well being and we're here to help you achieve and maintain it, every step of the way.
- 2. You have access to better savings rates** - We're not paying dividends to stockholders, so that means we have more savings to pass back to you. At WTCU, we're proud to offer you share certificate, money market and savings rates that are well above the national average.
- 3. We make it easy to qualify for credit** - The absence of a national bank corporate office enables us to be more flexible about offering lines of credit. We don't have to abide by overly strict credit qualifications—and neither do you! That makes it easier for you to open a new line of credit, even if your existing credit isn't perfect.
- 4. We offer lower interest rates** - Need a stash of cash? Stop by WTCU and take your pick of personal loans, home equity loans, auto loans and more, all with reasonable interest rates that are often lower than the regional or national average. We'll help you get the funds you need with a payback plan you can actually afford!
- 5. Your money is safe here** - Federally insured credit unions and banks both offer insurance on accounts of up to \$250,000. But credit unions are also subject to strict regulations on their investments and loans. This means you can keep your money here without worrying about its security.
- 6. Free/Low-cost Checking Accounts** - Our checking accounts exist to provide you with a safe, convenient place to store your money—not milk you for it. Checking accounts at WTCU are inexpensive to set up and maintain. Conversely, according to a MoneyRates survey, the average monthly maintenance fee for a checking account at a bank is \$12. That's nearly \$150 coming out of consumers' pockets each year!
- 7. You own a piece of your credit union** - Credit unions are member-owned and member-operated. You get to weigh in on our major decisions instead of being forced to follow along with whatever the higher-ups decide. Your money=your choices.
- 8. We support small businesses** - Credit unions are invested in the success of local small businesses. Here at WTCU, we're happy to offer business savings and checking accounts so you can run the financial side of your business without worrying about expensive fees and rates.
- 9. Fewer fees** - Banks are notorious for slapping consumers with fees at any given opportunity. From steep overdraft fees to costly ATM fees, there's another bill to pay at every turn! Here at WTCU, we want to help you keep as much of your money as possible. Any fees we do have are nominal and generally lower than what banks demand.
- 10. You have access to a variety of financial services** - At WTCU, we're a lot more than just a gigantic piggy bank. We provide members with an array of financial services to meet every money-related need at every life stage. These include: credit Cards with low interest rates, direct deposit, wire transfers, financial education and counseling services, investment services, youth accounts, holiday/vacation loans, auto loans, notary services, online banking and more!

As a member of a credit union, your money is always in good hands. Aren't you grateful you belong to West Texas Credit Union?

Upcoming Events

1. Operation Christmas Child - For the month of October, WTCU will be fundraising for Operation Christmas Child. During this time, members will see shoeboxes in our lobbies that will need filling with small toy items. Help us bless low income children across the world!

2. International Credit Union Day - October 17 - Be sure to stop into our lobbies for a nice treat as we celebrate ICU Day.

3. Pink Out Day(s) - October 4, 17, 25 - You can find WTCU employees wearing pink on these days to support Breast Cancer Awareness.

4. Food Drive - For the month of November, we will be hosting our annual food drive in partnership with West Texas Food Bank. Please bring in any non-perishable food items to help feed the hungry. Donation barrels will be available at all WTCU locations.

5. Angel Tree - WTCU members can be on the lookout for our Angel Tree during the month of December. During this time, members will have the opportunity to pick an "angel" off our Christmas tree and purchase gifts for a child in need.

Current & Upcoming Promotions

Harvest the savings

Thinking about a new car? Looking to refinance the one you have? The process is quick and hassle-free with an auto loan from West Texas Credit Union!

- **2.00% APR*** discount off qualifying rates
- Be entered to win a **family 4-pack of tickets to ICE!** along with weekend hotel stay at the **Gaylord Texan**
- Rates as low as **1.99% APR***

*APR=Annual Percentage Rate. Rate of 1.99% APR is the lowest available during promotional period of October 1-November 30, 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. Drawing will be held on December 4, 2019. Need not be present to win. Hotel stay and tickets will be valid the weekend of December 13, 2019.



Dashing through the dough...

Let us kick off your holiday spirit with a personal loan from West Texas CU. We'll help you put some "dough" in your pockets!

- **2.00% APR*** discount
- Loan amounts **up to \$5000**
- Be entered to WIN a **deluxe 6-foot stocking** filled with toys
- No payment for **up to 45 days**

Offer valid Nov. 1-Dec. 31, 2019



Spending a truckload on holiday expenses?

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

- **\$25.00 fee** per qualified loan

Offer valid Nov. 1-Jan. 31, 2020



'Tis the season for a new ride

We'll give you something to jingle your keys about! Make a new vehicle purchase or refinance your current vehicle and enjoy a jolly discount of **1.00% APR***.

- **1.00% APR*** discount
- No payment for **up to 60 days**
- No hassle or hidden fees

Offer valid Dec. 1-Dec. 31, 2019

*APR=Annual Percentage Rate. Certain restrictions apply.

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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 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



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.

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



We will be CLOSED for the following 2019 holidays:

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



Main Office	52nd Branch Office	Fort Stockton Office
1001 N. Lee Ave	4440 E. 52nd St	401 W. Dickinson Blvd
Odessa, TX 79761	Odessa, TX 79762	Ft. Stockton, TX 79735
Tel: (432) 332-8171	Tel: (432) 362-1414	Tel: (432) 336-6291



Spending A Truckload On Holiday Expenses?

Name of Borrower: _____ Name of Co-Signer: _____

Account number and loan suffix number required for auto, motorcycle and personal loan skip-a-payment promotion.

Account Number _____ Loan Suffix Number _____ Month Skipping _____

Account Number _____ Loan Suffix Number _____ Month Skipping _____

Account Number _____ Loan Suffix Number _____ Month Skipping _____

Account Number _____ Loan Suffix Number _____ Month Skipping _____

Please deduct the **\$25** per loan processing fee from (circle one) Savings Checking Check Enclosed

Total: _____

Account Number to withdraw fee(s): _____

X

Borrower _____

Date signed _____

X

Co-Signer _____

Date signed _____

For Credit Union Use Only

Teller ID _____ Date _____

- ☐ Not currently delinquent
- ☐ No late fees within the last 6 months
- ☐ No extension within the past 12 months
- ☐ Consecutive payments for the last 6 months
- ☐ Cross check main owner for any delinquent loans or delinquent accounts
- ☐ Auto
- ☐ ACH

FM By _____ FM Date _____



WEST TEXAS
CREDIT UNION

Educating the community

By participating in West Texas Credit Union's Skip-A-Payment program, you request that West Texas Credit Union defer your loan payments as indicated. You agree and understand that: 1) Loans must have originated 12 months prior to be eligible; 2) All co-signers of the loan must agree to the Skip-A-Payment program however only one signature is required; 3) A maximum of three (3) Skip-A-Payments are allowed per the life of any loan; 4) If we are unable to stop your ACH payment in time, your skipped payment may be delayed until the next scheduled payment; 4) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 5) Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 6) The payment deferral will extend the terms of your loan(s) and you will have to make extra payments after your loan(s) would otherwise be paid off; 7) You will be required to resume your payments the following month; 8) A minimum of 6 loan payments must be made between skipped payments. If you elected GAP or Warranty Coverage, the coverage will not be extended beyond the original maturity date. All deferrals are subject to West Texas Credit Union approval. All loan(s) must be current (with no late fees in the last 6 months) to accept this offer. Certain restrictions may apply. 9) All Shares and Checking accounts must be in good standing. Skip-A-Payment Agreement: I/we, hereby request West Texas Credit Union to allow me/us to skip the payment(s) on the loan account(s) listed here, due on the dates I/we have indicated. I/we understand that if this request is granted, interest will continue to accrue on the balance, and that skipping this payment will require me/us to make additional payments in order to pay off the loan. * Please note this excludes Home Equity Loans. Valid November 1-January 31, 2020.