



6 Halloween Hacks You Don't Want To Miss

Halloween is coming — and so is the fun! Everyone wants to win the prize for creepiest costume and the most frightening yard decor in the neighborhood. But all that spookiness comes with a scary price tag. The average American will spend \$169 on Halloween costs this year. If that's not enough to terrify you, consider this: Most people spend close to \$70 just on their Halloween getups. That's a lot of money for a costume you likely won't wear again.

Ready to save big? Check out these 6 awesome Halloween hacks that are just too good to miss.

1. Is that real ketchup?

No Halloween costume or party is complete without some sickly-looking crime scene splatter - and there's no need to blow big bucks on whatever concoction the party store has in stock. Make your own fake blood with this quick recipe. All you need are 3 ingredients: 4 cups corn syrup, red food coloring, & blue food coloring. Pour the corn syrup into a large bowl and start adding the red food coloring a few drops at a time. Stir your mixture with a whisk until you reach your desired consistency. To darken the "blood," add a few drops of blue food coloring while continuing to stir. You're all set – now go scare someone silly!

2. Whose hand is floating in the punch bowl?

For a super-scary addition to your Halloween party, fill a rubber glove with water and seal it shut. Stick it in the freezer and just a few hours later, you'll have an iced severed hand to drop into the punch bowl and really freak your guests out.

3. Stick 'em up!

For a ridiculously easy costume that will make people laugh, go as a stick person! Dress in black from head to toe. Use white masking tape to add stick lines to your legs, arms and torso. Put some lines in the back, too. For a full-body costume, take a paper plate and paint it black. Use your tape to draw a stick-face on the plate and glue a Popsicle stick onto the bottom so you can hold it up. Don't forget to do the stiff stick-walk and you'll really crack people up!

4. Is that a witch sticking out of your plant?

Got some spare pool noodles lying around? Dress them up to be disguised as witch legs. Take two pool noodles and stuff them into a pair of striped leggings. Top it off with black witchy-looking shoes and you have yourself a pair of witch legs! Stick them upside down into the plant on your front porch, or make them look like they're coming out of your garbage can.

5. Would you like some spiders with that?

Have fun with a cheap bag of plastic spiders! Here are some ways to use these creepy crawlies to add the fear factor to your Halloween party:

- Stick them in your ice cube tray for floating critters that will terrify your guests
- Drop them inside your soap dispenser to frighten anyone looking to wash up
- Scatter them inside the popcorn bowl for a scary surprise

6. Anyone care for some fresh worms?

Serve up an entrée from the dark side that will have your guests completely grossed out! Drip a bit of black food coloring into boiling pasta and it will instantly turn your dinner into a dark, horrendous-looking creation. Drain your pasta as usual and then bring it out to the table, asking if anyone would like some delicious hot worms for dinner.

Don't let Halloween costs scare you. Follow our hacks for a frighteningly fun time that won't kill your budget.

Source: CUContent



OPENING SOON!

Main Headquarters: 4301 Mission Blvd | Odessa, TX 79765

Our new location has experienced some delays however, it is still on the path for completion. Our new estimated target date is October 2020. Furthermore, we invite you to come check out our new location in November 2020. We are excited to finally reach completion and open our newest addition!

Current & Upcoming Promotions

Fall In Love With Our Low Rates

Thinking about a new car? Looking to refinance the one you have? Your season has arrived. Our incredibly low auto loan rates are just one more reason to be excited about fall. West Texas Credit Union will help you get into a vehicle that fits your lifestyle with payments that fit your budget.

- **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, 2020. 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, 2020. Need not be present to win. Hotel stay and tickets will be valid the weekend of December 11-13, 2020.



Take Your Budget From Naughty To Nice

Christmas loans are coming to town! So make your list, check it twice, and take your budget from naughty to nice. Jingle all the way home with a WTCU personal loan to help with holiday expenses.

- **2.00% APR*** discount
- Loan amounts **up to \$5000**
- Rates as low as **5.99% APR***
- Be entered to WIN a **\$500 Visa Gift Card**

Offer valid Nov. 1-Dec. 31, 2020

*APR=Annual Percentage Rate. Certain restrictions apply.



Holiday Skip-A-Payment

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, 2021

*APR=Annual Percentage Rate. Certain restrictions apply.



Be Your Own Santa this Christmas

Be your own Santa this Christmas and gift yourself the ride you've always wanted. Our low rates are sure to give you something to jingle your keys about. Hurry in, this holiday offer won't last long!

- **1.00% APR*** discount
- Includes new purchases or external refinances
- Rates as low as **1.99% APR***
- No hassle or hidden fees

Offer valid Dec. 1-Dec. 31, 2020

*APR=Annual Percentage Rate. Certain restrictions apply.

Current Loan Rates

New Auto (2019 - 2020)

as low as **1.99% APR***

Used Auto (2010 - 2018)

as low as **3.49% APR***

Personal Loan

as low as **7.99% APR***

Staff Meetings

Every Wednesday, WTCU will have a delayed opening of 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.

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

Discover more surcharge-free ATM's with the CO-OP Network. Visit <http://visit.coop/bfu7w1> to find a participating ATM.



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
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) 332-8171
wtcu@westtexascreditunion.com

We will be CLOSED for the following 2020 holidays:

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

Downtown 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



Put a little extra *jingle* in your *pocket!*

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

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-Borrower

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 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, 2021.