



Better Online Banking Is Here

At West Texas Credit Union, we're always looking for solutions to make your banking experience better and more convenient. That's why we've delivered a new one right to you. A new look is just the start of something great.

In addition to a fresh new look that makes it easier for you to perform everyday functions, our new online banking system offers you:

- More convenience. Get instant access to all of your accounts, recent transactions and pending payments all in one place. Our new quick links let you pay bills and make transfers right from the home screen. Please use the following steps to log in to online banking for the first time.
 1. Use your current User Id
 2. Use the last 6 digits of primary members social security number the first time you log in
 3. You will then be prompted to create a password of your choice and answer new security questions
- More control of your money. Wondering whether a check has cleared or if your balances have reached a certain level? Our new system offers personalized alerts that allow you to receive notifications based on account activity, making it easy for you to stay on top of your money.
- Better communication with us. If you have a question about a specific transaction, online banking offers secure communication with our Member Service Support Center during normal banking hours to get it answered.
- New Mobile App. You will have the same login as your online banking application. Same look and feel with new features and capabilities. You will have the option for remote deposit capture, plus many other options. You will need to go out to the app store and download the new application for WTCU.

We're working to make the transition to the new online banking and bill payment system as seamless as possible. Some minor changes will be taking place, including new login information. Be looking at our website and in your email for notifications.

As always, we thank you for choosing West Texas Credit Union and we look forward to bringing you a better online banking experience. Feel free to contact anyone of our locations in the event you need assistance getting this set up or have any questions throughout the process.

This Is How Our Members Go Car Shopping!

We've partnered with local dealerships to provide you with the ultimate online auto-shopping experience. Save time and money when looking for your next car:

- Shop for your next vehicle with confidence
- Research millions of vehicles in our massive inventory
- Save time and money with credit union pre-approval
- Refinance your existing auto loan
- Free CarFax, vehicle comparisons, and more

Search our inventory today <https://westtexascu.groovecar.com>



Current Promotions



We'll Beat Your Rate

Refinance with us today and we'll beat your interest rate by 1% APR*- even if you just bought your car

- No payment for 60 days
- Reduce your current rate by at least 1% APR*
- Choose from flexible terms up to 72 months

*APR=Annual Percentage Rate. Certain restrictions apply.



It Only Takes Your Signature To Stuff The Stockings!

Now through December 31, 2018 you can apply for a Holiday Loan up to \$2500. Ask us about our Signature Loan today and get these special holiday terms:

- Receive up to \$2,500
- No payments for 45 days
- Up to 12 months repayment

*APR=Annual Percentage Rate. Certain restrictions apply.



Feel the thrill of sliding past a payment.

Skip the November, December or January payment on your loan for just \$25.00*. Have more than one eligible loan? Skip-a-payment on each!

Use the extra cash for holiday travel, gifts, entertaining, or any of the expenses that come this time of year.

*APR=Annual Percentage Rate. Certain restrictions apply.

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 (2017 - 2018)

- as low as 1.99% APR*

Used Auto (2012 - 2016)

- as low as 3.24% APR*

Personal Loan

- as low as 7.99% APR*

Staff Meeting

On Wednesday of every month, WTCU will not open until 10:00am due to monthly staff meetings. Our meetings allow for training and education internally in order 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 2018 Holidays:

Presidents Day February 19th, 2018

Good Friday March 30th, 2018

Memorial Day May 28th, 2018

Independence Day July 4th, 2018

Labor Day September 3rd, 2018

Columbus Day October 8th, 2018

Veterans' Day November 12th, 2018

Thanksgiving Day November 22nd - 24th, 2018

Christmas Eve & Day December 24th - 25th, 2018

New Year's Eve December 31st, 2018 Close at Noon

New Year's Day January 1st, 2019



Main Office

1001 N. Lee
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

Feel the thrill of sliding past a payment.



Wish you had extra money in your pocket this holiday season?

Skip the November, December or January payment on your loan for just \$25.00*. Have more than one eligible loan? Skip a payment on each! Use the extra cash for holiday travel, gifts, entertaining, or any of the expenses that come this time of year. Follow these three easy steps to skip your payment:

- 1) Complete** and detach the below skip-a-payment form.
- 2) Enclose** a \$25 check or elect to have the funds withdrawn from your WTCU checking or savings.
- 3) Return** at least 5 days before the due date of your loan payment you're deferring.

Name _____ Co-signer _____

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

Loan Acct Number _____ Suffix Number _____ Month Skipping _____

Loan Acct Number _____ Suffix Number _____ Month Skipping _____

Loan Acct Number _____ Suffix Number _____ Month Skipping _____

Loan Acct Number _____ Suffix Number _____ Month Skipping _____

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

Signature

Co-Signature (if applicable)

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 and sign the request; 3) 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 your 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 Educators 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 Educators 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, 2019.