

# West Texas Credit Union Newsletter

July-September 2026



## THIRD QUARTER 2026 INTRODUCTION

As summer transitions into fall, West Texas Credit Union remains committed to strengthening the communities we serve through meaningful partnerships and initiatives that benefit students, educators, and families.

Through back-to-school programs, financial education resources, campus activities, and teacher appreciation efforts, we support our communities throughout the academic year.

Our commitment to the West Texas region is reflected in the local partnerships we maintain and the events we sponsor to promote community growth and connection.

This fall, we are pleased to support your financial goals and help you build a stronger financial future.

Thank you for your continued membership and trust in West Texas Credit Union.

## LOCATIONS

4301 Mission Blvd Odessa, TX

1001 N Lee Ave Odessa, TX

4440 E 52nd St Odessa, TX



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*The Credit Union for West  
Texans!*



## LATEST NEWS

### #I LOVE MY CREDIT UNION!

#### Celebrating I Love My Credit Union Day; July 31, 2026

In July, we celebrated National I Love My Credit Union Day. West Texas Credit Union is powered by members, so we love to put our people first. That is why we proudly support locally by being involved with our community. Whether it is supporting our local school events, educating members with personal credit counseling, or guiding you through your first vehicle purchase, we are here for our members.

From low rates to amazing, personalized services, there are plenty of reasons why members love credit unions! This year we celebrated by asking our members to write and post why they love West Texas Credit Union. We appreciate all of our members who make our credit union special. Thank you!



## LATEST NEWS

### COMMUNITY INVOLVEMENT

#### Supporting Our Educators: New Teacher Orientation



At West Texas Credit Union, we never forget where we started. Founded as an educators' credit union, our roots are deeply tied to the classroom—and our commitment to supporting teachers has only grown stronger with time.

We love our educators because they represent more than just a profession, they are the foundation of our community. Supporting them is more than just a tradition its a part of who we are.

At this year's New Teacher Orientation, West Texas Credit Union raffled off a basket filled with classroom supplies and a gift card for one lucky educator to use for any other supplies they may need!



#### Supporting Our Educators: International Teachers

West Texas Credit Union was pleased to partner with the school district in welcoming its international teachers during their training this past summer. The Credit Union organized an event also where our CEO led a financial education session emphasizing the importance of establishing and maintaining good credit as they begin their lives in the United States.

## LATEST NEWS

### COMMUNITY INVOLVEMENT

#### Supporting Our Students: UTPB Falcon Freddyville Tailgate

At West Texas Credit Union, we believe community support comes in many forms—and sometimes, it is cheering on our local sports teams! Last September, we stopped by UTPB for their 2<sup>nd</sup> Annual Freddyville Tailgate! We got to enjoy performances from the UTPB Band, Cheer, and Dance Teams. We also had a chance to see and meet UTPB athletes from football, soccer, volleyball, and more.



#### Supporting Our Students: UTPB Resource Fair

Our Credit Union is passionate about informing the community about the importance of credit and how to establish or maintain their credit. This past September, West Texas Credit Union joined the UTPB Resource Fair. At this fair we had the opportunity to speak to students about opening a new account and establishing their credit.



#### Supporting Our Students: Odessa College Orientations



STUDENT  
LIFE

West Texas Credit Union does not only support our school teachers, we also love to support the community seeking to further their education! This year we had the opportunity to be a part of a few of Odessa Colleges orientation events. We were able to meet many new students whether they were fresh out of high school, or they were going back to continue their education, and inform them about our services such as credit counseling.



# LATEST NEWS

## INFORMATIONAL

### Welcoming the new faces: Welcome to Our New Team Members!

Over the past few months, we've been excited to welcome four new faces to the West Texas Credit Union family:

- Dalia Araujo – Teller, Mission Branch
- Mariana Murillo – Teller, Lee Branch
- Daeynera Ramirez – Promoted to Member Service Rep, 52<sup>nd</sup> Branch
- Carolyn Yocom – Promoted to Assistant Branch Manager, 52<sup>nd</sup> Branch

We're so happy to have them on our team and look forward to the great things they'll accomplish in serving our members!



### STRENGTHEN YOUR FINANCIAL FUTURE THIS FALL WITH CREDIT COUNSELING:

West Texas Credit Union is here to help you with your financial needs. Credit counseling provides guidance to help you organize your debt, build realistic budgets, and set up structured re-payment options. If you do not have any credit established, WTCU will guide you on different options to get started.

### Credit counseling is FREE for everyone!

All you need to do is call one of the West Texas Credit Union branches to schedule an appointment with a loan officer.



### 🍂 FRESH BREEZE, LOWER FEES: TIME TO REFINANCE 🍂

Fall is here, and so is the perfect time to refinance your vehicle! West Texas Credit Union is excited to offer our 2026 Fall Loan Promotion—designed to help you get into the car you want with payments that fit your budget.

Here's what makes this promotion special:

- **1%** off your current auto loan rate
- Rates as low as 4.99% APR\* (Restrictions apply)
- Eligible for Refinances from an external bank/credit union
- Loan terms up to 72 months—giving you flexibility and manageable payments.

**Valid until October 31, 2026**

Speak to a Loan Officer Today!

### CURRENT LOAN RATES

as low as 4.99% APR\* Used Auto  
as low as 4.99% APR\* New Auto



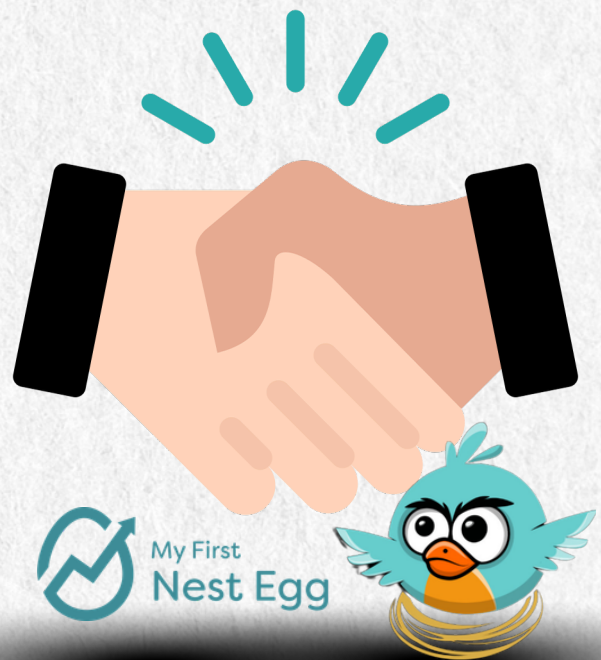
# NEWS FLASH!

**We've Partnered with My First Nest Egg to help us engage youth and families.**

## What is My First Nest Egg?

My First Nest Egg provides simple, kid-friendly resources we use to engage kids and their families. Think in branch printables, account openings, birthdays, milestones, and community outreach.

Why did we partner with My First Nest Egg? We selected My First Nest Egg for its focus on family-friendly financial education and its alignment with our goal to foster lifelong family relationships.



## Why This Matters for West Texas Credit Union



### Boosting Youth Account Engagement:

This partnership helps us reach the younger generation and their families in a meaningful way, supporting long-term relationships and growth opportunities.



### Building Lifelong Relationships:

A child who starts with a youth savings account here is more likely to choose **West Texas Credit Union** for future financial products, like car loans or mortgages.

**The moments you create today that turn into relationships for years to come.**

## What Resources will My First Nest Egg Provide?

**School Resources:** We provide school-ready resources and event kits that support engagement with schools. If a presentation request comes in, please reach out to **(INSERT NAME)** to discuss next steps.

## Content + Website + App package

- ✓ Monthly Financial Education Printable to engage families with kids.
- ✓ A Newsletter Insert to share with parents and guardians that will be sent to families.
- ✓ Two Social Media Posts for our Instagram and Facebook Pages.
- ✓ Financial Wellness Webpage we will link out to on our webpage.
- ✓ Branded Chore and Allowance App. Parents can find this app in the Apple App/Google Play store. They can signup for FREE using our code
- ✓ **WTCU** or by entering their zip code and choosing **West Texas Credit Union**

## How staff can start conversations

No scripts required. The goal is to sound natural and helpful. Here are a few easy examples that work at the teller line:

"Here's a financial education packet for the kids. It explains money and saving in a really simple way."

"We offer these activities to families who want an easy way to start money conversations at home."

"If your kids are curious about money, this month's activity is a good place for them to start. We offer free youth accounts for young savers."

"We like to share these with families who have kids learning about money. Feel free to take one and let us know when your child is ready for their free youth account."

"This month's kid's activity helps kids understand real-life money decisions. Please take one for your grandkids!"

One short conversation is enough. The goal is awareness and connection, not a pitch.

## How can you use My First Nest Egg partnership?

### Monthly:

#### Display the Seasonal Printable:

Each month, **(NAME)** will send branch leaders a printable activity file via email.

#### Printing Instructions:

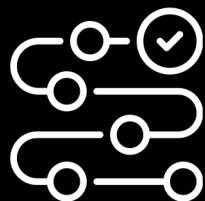
Please print 20 copies and display them in a visible, family-friendly area of your branch. This ensures families can easily take one home for their children.

### Daily:

#### Promote the Partnership:

Branch staff play a key role in promoting Youth and Teen accounts: Look for opportunities during interactions to highlight Youth and Teen accounts and mention our partnership. Engage parents and grandparents. Hand out the printable. Mention the App. **[If you talk to a person who is a teacher, ask if they would be interested in using in their classroom.]**

## Timeline & Next Steps



1

#### Target Rollout:

The partnership has been launched.

2

#### First Content Package:

My First Nest Egg is currently preparing the first batch of materials which will be shared soon with branch leaders and staff in the coming weeks.

3

#### No Immediate Action Required:

For now, there's nothing you need to do, but feel free to visit My First Nest Egg's website during your free time to explore more about the platform.

## Who can I contact with more questions?

For questions about the rollout or partnership internally contact **(INSERT INTERNAL CONTACT)**.

For questions about My First Nest Egg, please contact **chasity@myfirstnestegg.com**, our engagement specialist at My First Nest Egg.



**WEST TEXAS**  
CREDIT UNION



# FALL INTO SAVINGS

**Organize Your Life & Money This Season**

Fall is the perfect time to refresh your routines, organize your finances, and prepare for the months ahead.

## 6 SIMPLE FALL SAVINGS STEPS

1



Create a weekly spending plan

2



Prepare more meals at home

3



Review household and insurance expenses

4



Cancel unused memberships and subscriptions

5



Save part of every paycheck automatically

6



Start a holiday budget early

Small, consistent changes can reduce financial stress and build confidence for the future.

WEST TEXAS CREDIT UNION

# LATEST NEWS INFORMATIONAL



## August is Financial Literacy and Awareness Month—

The month of August emphasizes the importance of enhancing financial literacy among our members. Our goal is to help members promote proactive management of personal finances, foster healthier financial habits, and address common financial challenges through informed decision-making and seeking appropriate assistance when necessary.

### Significance of Financial Awareness

West Texas Credit Union is committed to helping you develop financial awareness, which is essential for making educated financial choices that contribute to long-term stability. Practicing financial awareness also plays a vital role in reducing financial-related stress, thereby positively impacting mental health. Increased financial literacy enables individuals to understand complex financial concepts, plan effectively for future needs, and avoid common pitfalls such as excessive debt or inadequate savings.

### Key Activities and Available Resources

Observing financial literacy and awareness encourages our members to review and assess their current financial situation. This includes setting realistic financial goals, creating or updating budgets, and establishing emergency funds. Visit your local financial institutions that provide valuable resources, such as professional financial counseling services, to support these efforts.

### Practical steps to improve your financial health include:

- Opening and maintaining a dedicated savings account, adhering to the 20% savings rule.
- Consistently following a budget and monitoring expenditures to identify areas for improvement.
- Building an emergency fund capable of covering three to six months of living expenses.
- Enhancing credit scores by avoiding late payments and maintaining low credit utilization ratios.

Implementing small, daily financial habits such as bringing lunch to work or automating savings contributions to ensure consistent progress.

For more information about available resources, visit us at your nearest branch or open a savings account that yields interest. Your savings account grows with us.



**October is Breast Cancer Awareness Month**—a time to honor survivors, remember those we've lost, and stand together in support.

At West Texas Credit Union, we're proud to raise awareness. Every Wednesday in October, our staff will be wearing pink to show support and to remind our community of the importance of early detection and regular checkups.

Reports from the Permian Basin show that four out of five women over 40 do not get a mammogram. That number is simply too high, and organizations like Pink the Basin are working to change it. Through the generosity of West Texans who open their hearts and give to women in need of services—especially those with no health care coverage or limited insurance—mammography and diagnostic services are made available right here in our community.

Breast cancer touches so many lives, but small actions can make a big difference—whether it's scheduling a screening, encouraging a loved one to get checked, or supporting organizations like Pink the Basin. Together, we can spread hope, raise awareness, and continue the fight against breast cancer.

### GET SCHEDULED TODAY!

Thanks to Pink The Basin funds are available for all women, even if you already have insurance. Contact one of the providers below and be sure to mention Pink the Basin when scheduling:

#### ANDREWS

- Permian Regional Medical Center
- 720 Hospital Drive, Andrews, TX 79714

#### BIG SPRING

- Scenic Mountain Medical Center
- 1601 West 11th Place, Big Spring, TX 79720

#### MIDLAND

- Midland Health – The Breast Center
- 5615 Deauville Rd Ste 100, Midland, TX 79703

#### ODESSA

- MCH Center for Women's Imaging
- 318 N Alleghany Ste 101, Odessa, TX 79761
- Odessa Regional Medical Center – Women's Center
- 420 E Sixth Street Ste 206, Odessa, TX 79761

#### PECOS

- Reeves County Hospital District
- 2349 Medical Dr, Pecos, TX 79772

Together, we can save lives. Encourage the women in your life to schedule their mammogram, share this information, and help spread the word this October.



# LATEST NEWS INFORMATIONAL



## Protecting Your Financial Security

At West Texas Credit Union, safeguarding your financial assets and personal information is our foremost priority. As fraud schemes continually evolve, it is essential for members to stay informed and vigilant to prevent unauthorized access and financial loss.

**Important Reminder:** Never transmit your account details or personal information via unsecured mail or email channels.

## Identifying and Preventing Fraud Recognizing Phishing Attacks

Phishing involves deceptive communications—such as emails, phone calls, or text messages—that impersonate trusted institutions to steal sensitive data.

### Indicators of Phishing

- Urgent requests prompting you to click links or disclose personal information.
- Requests for confidential data through email, which legitimate organizations typically do not ask for via email.
- Suspicious sender email addresses, inconsistent language, or spelling errors.

### Preventive Measures

- Verify the authenticity of communications by contacting the organization directly through official contact details.
- Avoid clicking on links or opening attachments from unknown or unverified sources.

## Detecting Text Message Scams

Text scams aim to deceive individuals into revealing passwords, account numbers, or other personal data by pretending to be legitimate entities such as banks or government agencies.

### Red Flags

- Messages conveying urgency, such as threats to lock accounts or immediate action required.
- Links that appear suspicious, misspelled, or inconsistent with official websites.
- Requests for sensitive information or account credentials.
- Unknown sender phone numbers or unfamiliar message sources.

### Recommended Actions

- Refrain from clicking on links or replying to suspicious texts.
- Confirm the legitimacy of messages by contacting the organization directly.
- Block and delete suspicious numbers to prevent further contact.
- Report to your mobile carrier or the Federal Trade Commission (FTC).

## Safeguarding Debit and Credit Cards

Fraudulent activity involving debit or credit cards can occur even without physical possession of the card. Monitoring your accounts regularly is crucial for early detection of unauthorized transactions.

### Warning Signs

- Unrecognized transactions on your bank statements.
- Unexpected charges or withdrawals.

### Preventive Actions

- Immediately report suspicious activity to West Texas Credit Union.
- Keep your card information secure and never share your PIN or card details.
- Regularly review your account statements for anomalies.

For reporting lost or stolen cards, please visit [our contact page](#) or call **800-472-3272**.

## Protecting Against Identity Theft

Identity theft involves unauthorized use of your personal information to commit fraud, potentially resulting in new accounts or transactions in your name.

### Warning Signs

- Unexpected credit offers or loan applications in your name.
- Missing mail or unusual activity on your credit report.
- Unexplained charges on your financial accounts.

### Preventive Strategies

- Regularly monitor your credit report and score, utilizing services like Credit Score & More available through online banking.
- Use strong, unique passwords for all online accounts and enable two-factor authentication (2FA) where possible.

## Securing Online Banking

While online banking offers convenience, it necessitates robust security practices to prevent cyber threats.

## Best Practices for Secure Online Banking

- Create complex, unique passwords and update them periodically.
- Activate two-factor authentication for added security.
- Avoid accessing banking services over public Wi-Fi networks.
- Always log out after completing your session.
- Utilize Virtual Private Networks (VPNs) for enhanced protection.
- Set up account alerts for transactions via email or SMS.

## Recognizing and Responding to Impersonation Scams

Scammers may impersonate representatives from trusted organizations, including West Texas Credit Union, to solicit personal information or payments.

### Red Flags

- Unsolicited calls requesting immediate payment or personal data.
- Calls claiming to be from Vicinity Credit Union asking for verification of details.

### Response Protocol

- Hang up and verify the caller's identity by contacting the official customer service number or visiting our website.
- Never disclose sensitive information over the phone unless you initiate contact.

## Enhancing Credit Security with Freezes

Freezing your credit restricts unauthorized access to your credit report, preventing new accounts from being opened without your consent. If you notice suspicious activity such as hard inquiries or significant score changes, consider placing a credit freeze through the major bureaus:

- Equifax, Experian, TransUnion

## Immediate Action and Reporting

If you suspect fraud, act promptly by:

- Contacting your financial institution for guidance and assistance.
- Requesting a fraud alert or credit freeze with the credit bureaus.
- Filing reports with the Federal Trade Commission (FTC) and local law enforcement agencies.

## Assistance and Support

If you believe you are a victim of fraud or notice suspicious activity, contact West Texas Credit Union immediately. Our team provides support and guidance to help you secure your financial information and resolve any issues. We are here for you!