



Introducing West Texas Credit Union

Over the past year, we've been working on a pretty powerful change — a **new name** and a **new brand!** Your credit union is not changing anything but our name and our brand to better reflect the members we serve.

We were founded in 1953 by the very people who help our children thrive — employees of Ector County Independent School District. Even now that we've expanded our membership to the entire Ector County community, our core values reflect the same desire to keep your life functioning smoothly. We are here for you to bring the greatest level of honesty, integrity, loyalty and service you could ask for.

Our job is to assist in educating the community and provide full service for all life events. Our name is changed but our commitment to you is unwavering. You are the reason we exist. I encourage you to contact the Credit Union at 432-332-8171 if you have any questions.

We value your membership and thank you for your loyalty to the Credit Union.

TOP NEWS **INSIDE**

- Annual Meeting
- Loan Promotions
- EMV Chip Cards Are COMING
- CardValet
- Complaint Notice
- Documents Available To Members

2018 Annual Meeting

Each year, West Texas Credit Union hosts an Annual Meeting. This is your chance to share the successes and accomplishments of the credit union and make your opinion heard by voting for the Credit Union's Board of Directors. We hope to see you there!

Time: 6:00pm

Date: February 12

Location: Odessa College Saulsbury Center
Overlooking University



Current Promotions



Shape Up Your Finances

Participate in our FREE CREDIT COUNSELING to receive:

- 1% APR* off unsecured loan
- No payment for 45 days
- Chance to win a FREE one year membership at Planet Fitness

Offer valid Jan. 1 - Apr 31, 2018

*APR Annual Percentage Rate



You AUTO Be Mine

Apply for a new auto loan or kiss your old loan goodbye and switch to us.

- 1% APR* discount off auto loan
- No payment for 60 days
- Chance to win a \$200 Gas Card

Offer valid Feb. 1 - Feb 28, 2018

*APR Annual Percentage Rate



Drive Down Your Monthly Payment

Refinance and save with West Texas Credit Union.

- 1% APR* discount off auto loan
- No payment for 60 days
- Chance to win a \$200 Gas Card

Offer valid Mar. 1 - Mar 31, 2018

*APR Annual Percentage Rate

EMV Chip Cards Are COMING!!!

We would like to announce that all debit card holders will be issued a new chip card this year. Your chip card will be issued with the same card number as the one you currently have, and you will be able to select your own pin. Once you activate your new chip card your old card will no longer work. The shift to EMV-chip cards would help ensure wider protection for our members against fraudulent. Please be on the lookout for your new card this quarter. If you have any questions regarding this change, please contact us.



On the spot updates to protect your accounts.



Have you ever been in a store and realized that you can't find your debit card? Maybe you left it at the restaurant. Many of us call our credit union immediately to cancel our card, just to find it an hour later. It's a great feeling to find it, but you've already cancelled it and have to go through the hassle of waiting for your new card to arrive.

Introducing CardValet®! A new service that gives our members more control than ever before! Card Valet® is a mobile app you can download straight to your smartphone. Once you open it, simply enter all of your account information and bam! You're ready to receive alerts and take control of your checking account.

Some features include:

- Protect yourself against fraud/ ID theft
- Customize alerts for your transactions
- Track your spending
- See suspicious card activity
- Turn your card "off" on the spot.

Go to the App Store and download Card Valet® today!

For complete details, call one of our Member Service Representatives at 432-362-1414 or 432-332-8171.

COMPLAINT NOTICE

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
contact us@wtecu.com

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



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 the first Wednesday of every month, WTCU will not open until 9:30 am 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