



Educating the community

At WTCU, we believe that serving our community includes more than just providing financial services. It also means supporting and partnering with local schools to help provide financial education to young adults.

Our Financial Reality Fair is a unique opportunity for students to experience some of the financial challenges they will face when they start life on their own. It's a hands-on experience in which students identify their career choice and starting salaries then complete a budget sheet requiring them to live within their monthly salary while paying for basics such as housing, utilities, transportation, clothing, and food. Additional expenditures such as entertainment and travel are factored in as well.

Throughout the fair, there are many temptations for additional spending, and students must learn to balance their wants and needs to live on their own. After the students have visited the various booths covering components of independent living, students balance their budget, and then sit down with a financial counselor for review. Currently we been honored to bring our interactive experience to eight schools in ECISD.



Summer Fun Discount Tickets

Who wants a day at an amusement park? Everybody who knows how to have fun! That's why West Texas Credit Union has negotiated special discount tickets for our members for some of Texas's biggest attractions: Hurricane Harbor, Six Flags Over Texas, Schlitterbahn New Braunfels, Fiesta Texas, and Sea World San Antonio.

Visit our website at www.westtexas.com to order your discounted tickets today!



Current Promotions



Drool Worthy Auto Loan Rates

He approves of the new ride, you approve of the rate!

- 1% APR* discount off auto loan
- No payment for 90 days
- Rates as low as 1.99%*
- Chance to win a \$200 Gas Card

Offer valid April 1 - June 30, 2018

*APR Annual Percentage Rate



Find a New Setting For Your Family Selfie

Let us turn your summer vacation into the best ever with our 12-12-12 summer loan.

You'll receive \$1200 cash, for 12 Months at 12% APR*.

Offer valid April 1 - June 30, 2018

*APR Annual Percentage Rate



Your Big Ideas Deserve Small Rates

Your home is one of your most valuable assets, so why not use that value to finance some of life's big expenses?

- Home renovations/landscaping
- Boat or recreational vehicle
- Rates as low as 3.99%*

Offer valid April 1 - June 30, 2018

*APR Annual Percentage Rate

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 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
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MAKE A

SPLASH

WITH EXTRA CASH!



Do you wish you had extra money in your pocket this summer?

West Texas Credit Union has a summer time Skip-A-Payment just for you! Apply today to skip June, July, or August on any loan this summer. Have more than one eligible loan? Skip-a-payment on each!

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 Educators 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 April 1-June 30, 2018.