

West Texas Credit Union Newsletter

April – June 2026



SUMMER EDITION: REFRESH, SAVE, THRIVE!

Summer greetings from West Texas Credit Union! As temperatures rise, we offer competitive loan promotions, flexible repayment options, and community-centered programs to help members meet seasonal needs. Whether planning for travel, upgrading a vehicle, or saving for summer activities, members can access tailored products and resources aligned with their financial objectives.

Entering the summer months, West Texas Credit Union reaffirms its dedication to member service and community investment. The second quarter presented meaningful opportunities to engage with community members who support critical causes, and celebrate individuals whose efforts strengthen the community. During the quarter, the credit union participated in a range of community initiatives, including the Samaritan Center's Walk for Wellness, which promotes mental-health awareness and comprehensive well-being. We also supported the Permian Basin Go Red for Women Luncheon to advance heart-health education and lifesaving outreach for women.

Community involvement remains an essential component of our mission. For Teacher Appreciation Week, we recognized local educators for their commitment to instruction and mentorship. We also hosted Community Shred Events across our service area to enable secure disposal of sensitive documents and reduce identity-theft risk for members and non-members.

As a trusted financial partner, West Texas Credit Union delivers services that extend beyond traditional banking. Through targeted community engagement, practical financial education, and individualized assistance, we endeavor to empower members and promote sustained financial well-being.

We appreciate your membership and invite you to review this edition for updates on community programs, practical financial guidance, and initiatives designed to strengthen our members' economic resilience.

Thank you for partnering with West Texas Credit Union as we collaborate to enhance quality of life throughout the communities we serve.

LOCATIONS

4301 Mission Blvd Odessa, TX

1001 N Lee Ave Odessa, TX

4440 E 52nd St Odessa, TX



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*Rooted in West Texas.
Powered by Members.*

LATEST NEWS

SUPPORTING OUR SCHOOLS

Supporting Our Schools

This quarter, West Texas Credit Union proudly supported local education through community involvement. From sponsoring the Buddy West Color Run and partnering with UTPB for Alumni Night, to volunteering at the Bookworms Literacy Festival and celebrating teachers at Dowling Elementary, we remain committed to investing in students, educators, and the future of our community.

Buddy West Color Run

We had an absolute blast sponsoring the Buddy West Color Run! From bright colors to big smiles, it was a fun-filled day supporting student wellness and school spirit. Being part of events like this reminds us how important it is to invest in experiences that bring students together.

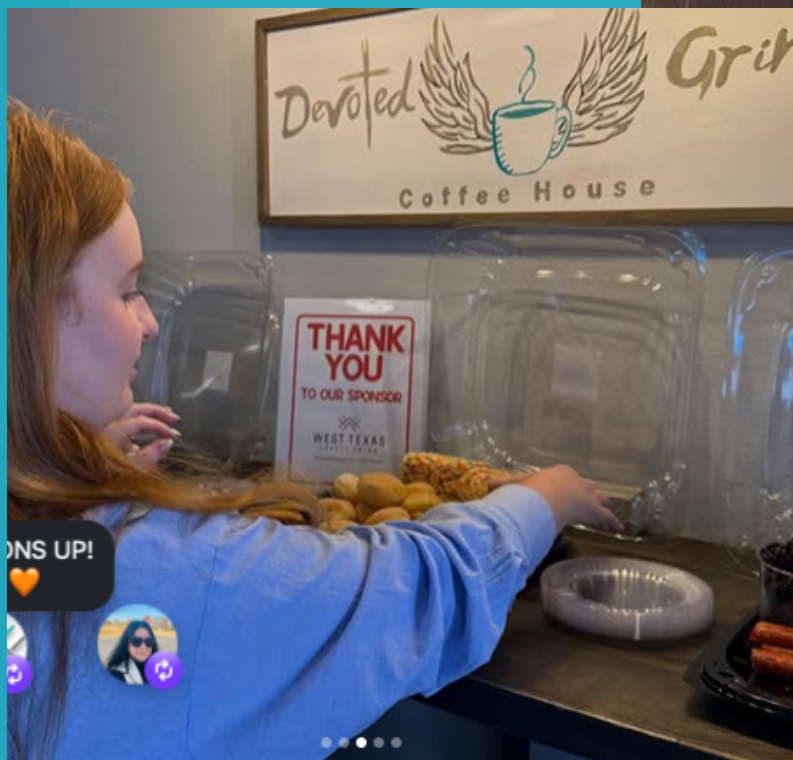


Annual Bookworm Literacy Festival

Our team rolled up their sleeves and volunteered at the annual Bookworms Literacy Festival, helping promote a love for reading among young learners. Encouraging literacy is one of the most powerful ways we can invest in the next generation.

Welcoming Odessa College Students

West Texas Credit Union was excited to participate in the Odessa College New Student Orientations this quarter, where we had the opportunity to connect with incoming students and introduce them to the benefits of credit union membership.

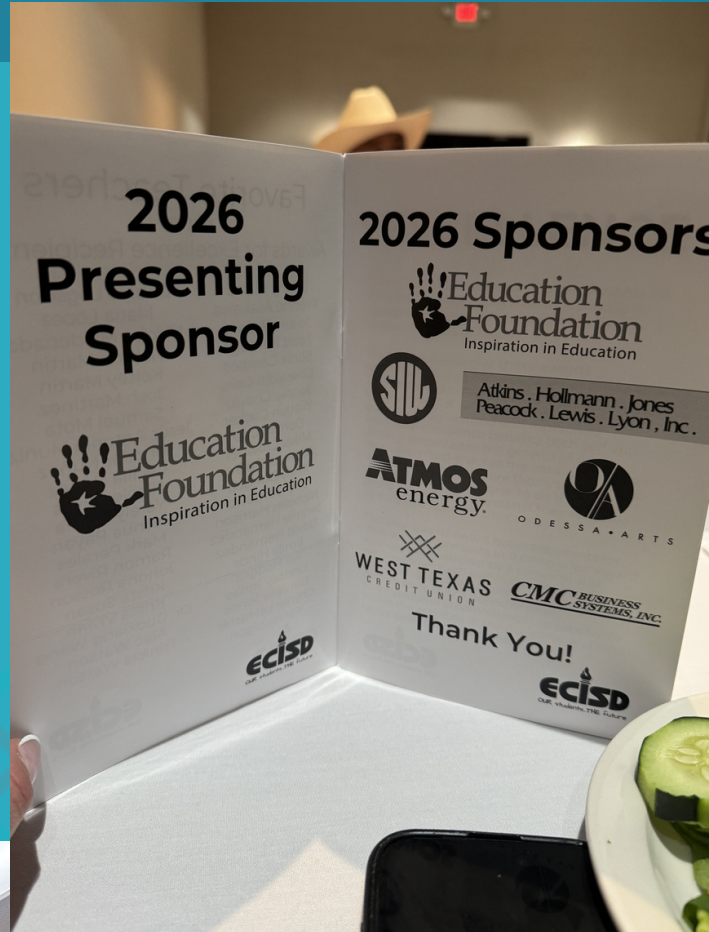


U.T.P.B Partnership

West Texas Credit Union was proud to sponsor the UTPB Alumni Mixer, an event that brought together alumni, students, faculty, and community members to celebrate the strong connections within the The University of Texas Permian Basin community.

TEACHER APPRECIATION

West Texas Credit Union was proud to celebrate Teacher Appreciation Week by recognizing the educators who inspire, guide, and invest in the future of our communities every day. Throughout the week, we had the opportunity to show our gratitude to local teachers through special treats, and visits to area schools. Their dedication, passion, and commitment to student success make a lasting impact, and we are honored to support those who shape the next generation.



LATEST NEWS

COMMUNITY MATTERS

Meals on Wheels Mud Bug 2026

During the second quarter, our team had the privilege of volunteering at the Meals on Wheels Mud Bug 2026 event. This opportunity allowed us to support an organization dedicated to serving our community. We are proud to contribute our time and efforts to initiatives that make a meaningful and lasting impact.

April 24, 2026
26th Annual Mudbug
PRESENTED BY

SEWELL & Ford
NTACT OPERATIONS



WALK FOR WELLNESS 2026



Walk for Wellness- Samaritan Center

West Texas Credit Union proudly participated in the Samaritan Center's annual Walk for Wellness on May 2 at Mission Fitness in Odessa. The event brought community members together to support mental health awareness and promote overall well-being. We are honored to support organizations that strengthen and uplift our community.





Shred Events

This spring, West Texas Credit Union hosted free Community Shred Events to help members and residents safely dispose of sensitive documents and protect themselves from identity theft.



Deep in the Heart of Texas for our 2026 Permian Basin Go Red for Women Luncheon – American Heart Association

West Texas Credit Union was proud to participate in the 2026 Permian Basin Go Red for Women Luncheon. This inspiring event brought the community together to raise awareness about heart disease, support women's health, and celebrate the importance of living heart-healthy lives. We are grateful for the opportunity to support such a meaningful cause.



Fairways for Families Charity Golf Tournament

West Texas Credit Union was proud to support the Second Annual Fairways for Families Charity Golf Tournament, benefiting the Odessa Family YMCA and its youth programs. As a coffee sponsor, we were honored to be part of an event that helps raise funds for local youth initiatives and basketball court renovations in our community.

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THANK YOU



COFFEE STATION SPONSOR



THANK YOU



COFFEE STATION SPONSOR



Fairways For Families



WEST TEXAS
CREDIT UNION

New Management



CEO / President

Angeline Wilson

The Board of Directors of West Texas Credit Union appointed Angeline Wilson as the new Chief Executive Officer, effective February 28, 2026. She brings 9 years of credit union experience to her role, having begun her career at WTCU as a staff accountant and advancing through the organization by demonstrating consistent hard work, perseverance, and dedication. Angeline is an alumnus of the University of Texas at the Permian Basin, where she earned both her bachelor's degree in accounting and her master's degree in business administration. Her academic background, combined with practical, hands-on experience at every level of the credit union, positions her to guide West Texas Credit Union through future growth while maintaining the member-focused values that define our institution. Under Angeline's leadership, WTCU will continue to prioritize financial service excellence, community engagement, and operational integrity. We look forward to her contributions as she leads the credit union toward new opportunities and sustained success.



CFO / VP

Wendy Garcia

Wendy Garcia has been appointed Chief Financial Officer, effective June 25, 2026. She began her career at WTCU as a staff accountant and advanced through the organization by demonstrating consistent dedication, diligence, and professional growth. She holds a bachelor's degree in accounting from UTPB and combines strong academic credentials with extensive financial accounting experience at the Credit Union. This background enables her to provide strategic leadership for West Texas Credit Union's growth while upholding its core member-focused values. She will collaborate closely with management to prioritize financial service excellence, community engagement, and operational integrity. We anticipate her contributions as she guides the credit union toward strategic opportunities and sustained success, reinforcing governance, member focus, and long-term organizational resilience.



New Employee

Joanna Rivera

Staff

Meet Joana Rivera, the newest member of our internal team. She has two years of commercial banking experience and five years in education, where she positively influenced students as emerging leaders. Joana holds a degree in Management and contributes valuable professional expertise that will strengthen our Credit Union's team and advance our member-focused objectives.

SUMMER PROMOTIONS ARE HERE!



Book It to the Beach Vacation Loan

Planning a getaway? Take advantage of our \$1,500 Vacation Loan at 10.00% APR and make your summer travel plans a reality with affordable financing.

West Texas 2-Step

Ready for a new ride? Refinance your auto loan with West Texas Credit Union, set up automatic payments, and receive a 1% rate discount (up to the current floor rate) along with 90 days until your first payment.

Skip-A-Pay

Skip-A-Pay – Need a little extra room in your budget? Eligible members can skip a qualifying loan payment and use those funds for summer expenses, family activities, or unexpected costs.

A promotional graphic for the West Texas 2 Step program. The background is a stylized desert scene with a large yellow sun, cacti, and a pair of brown cowboy boots. The text "WEST TEXAS 2 STEP" is arched at the top. Below the boots, it says "WANT TO DANCE?". The graphic is divided into two steps: "STEP 01. 1% RATE on qualifying new refinanced loans. discount" and "STEP 02. 90 DAYS WITH NO PAYMENTS when you enroll in autopay". At the bottom, it says "July 1st 2026 - August 31st 2026" and features the NCUA Equal Housing Lender logo.

WEST TEXAS 2 STEP

WANT TO DANCE?

STEP 01. 1% RATE
on qualifying new refinanced loans. discount

STEP 02. 90 DAYS
WITH NO PAYMENTS
when you enroll in autopay

July 1st 2026 - August 31st 2026

NCUA EQUAL HOUSING LENDER

APR = Annual Percentage Rate. Eligible borrowers may receive a 1.00% rate discount from their qualifying auto loan rate, not to go below the Credit Union's current floor rate. Offer applies to new and refinanced auto loans with automatic payment enrollment. First payment may be deferred for up to 90 days from loan closing. Interest will continue to accrue during the deferral period. Subject to credit approval and membership eligibility. Rates and terms are based on creditworthiness, vehicle age, mileage, and loan qualifications. Some restrictions apply. Offer valid during the promotional period. Contact your loan officer for complete details. Federally insured by NCUA.

A promotional graphic for the Skip-A-Pay program. The background is a beach scene with sand and waves. The text "Catch some Rays" is written in a cursive font. Below it, "SKIP-A-PAY" is in large, bold, black letters. At the bottom, it says "Summer just got better."

Catch some Rays

SKIP-A-PAY

Summer just got better.

Graduate & Grow

Open a qualifying account to receive a bonus incentive of \$25–\$50 after a 60-day qualifying period, plus the opportunity to earn an additional \$100 after 90 days by meeting specified debit card usage requirements. Eligible graduates will be entered for a chance to win AirPods. Contact member services at your nearest location.



Graduate & GROW

Start Building Your Financial Future Today With West Texas Credit Union's Trusted Services

Open a new account
Use your debit card 6+ times monthly
After 60 days → EARN an EXTRA **\$100**

OPEN YOUR ACCOUNT TODAY AND GET A CHANCE TO
WIN IN OUR DRAWING FOR AIRPODS MAX!

WEST TEXAS
CREDIT UNION

High school & college graduates (School ID required)



SUPPORTING THE PEOPLE WHO SUPPORT *our schools.* WEST TEXAS CREDIT UNION

1% OFF Auto Loan Promo

BUILT FOR LOCAL SCHOOL EMPLOYEES

RATES AS LOW AS **4.74% APR***

MAY 1 – JUNE 30, 2026

WHO'S ELIGIBLE?

 TEACHERS & RETIRED EDUCATORS	 ADMINISTRATORS	 SUPPORT STAFF (clerical, transportation, maintenance, cafeteria & more)	 ACTIVE SCHOOL DISTRICT EMPLOYEES
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 1% RATE DISCOUNT On qualifying auto loans	 REFINANCE OR PURCHASE New or in-house refinance	 DESIGNED FOR OUR COMMUNITY Supporting those who support our students
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APPLY TODAY! LIMITED-TIME OFFER ENDS JUNE 30, 2026

WEST TEXAS CREDIT UNION STRENGTHENING OUR SCHOOLS. SUPPORTING OUR COMMUNITY.
You're More Than a Member, You're Family.

*WTCU's rate is as low as 4.74% APR. Subject to credit approval. New members receive \$25 in a savings account to meet account opening requirements. All loans subject to normal lending guidelines.

Supporting Our School Employees

Eligible school employees can receive 1% off their qualifying auto loan rate when financing or refinancing with West Texas Credit Union (up to the current floor rate). Whether you're purchasing a new vehicle or looking to lower your current payment, we're here to help you get behind the wheel with confidence.

Coming up Next

We're looking forward to another exciting season of serving our community!

Keep an eye out for:

- Back-to-School Promotions
- Community Events & Sponsorships
- Holiday Announcements



**BANK SMARTER.
PAY FASTER.**

Everything You Need.
Right in Your Hand.



2026 Holiday Schedule

Independence Day | July 4, 2026

Labor Day | September 7, 2026

Colombus Day | October 12, 2026

Veterans' Day | November 11, 2026

Thanksgiving | November 27-28, 2026

Christmas | December 24-25, 2026

New Year's Day | January 1, 2026

Follow West Texas Credit Union on social media and visit our website to stay up to date on the latest news, promotions, and community involvement.



WEST TEXAS
CREDIT UNION

Take Control. *Build Confidence.*

Our **Debt & Credit Counseling** can help you create a plan for a stronger financial future.



Create a Budget
that works for you



Improve Your Credit
and your future



One-on-One Guidance
from caring professionals



We're here to help you every step of the way.
BETTER TODAY. BRIGHTER TOMORROW.



WEST TEXAS
CREDIT UNION

A Better Plan. *A Brighter Future.*

Debt & Credit Counseling

to help you reduce stress,
manage debt, and reach
your financial goals.



Local support.
Real solutions.
Better tomorrow.



Personalized
Guidance



Manage Debt
with Confidence



Stronger Credit.
Better Opportunities.

Let's build a plan that works for **YOU.**

Annual Member Appreciation Meeting

On May 28, 2026, at 6PM, the Credit Union conducted its Annual Meeting via Zoom for members. The meeting included a 2025 year-end review, a summary of member benefits, and the formal opening of nominations for a vacant Board of Directors seat. Dr. Steve Brown, Board Chair, introduced the new Chief Executive Officer, Angeline Wilson. All Board members were present, and 189 WTCU members registered for the online meeting. The agenda featured introductions of the full Credit Union staff and concluded with member appreciation activities, including cash prize giveaways facilitated by a prize wheel. The meeting was conducted professionally and in accordance with governance procedures.

WEST TEXAS CREDIT UNION				2025	
Comparative Financial Statement					
Balance Sheet Area	REPORT YEAR (2025)	PREVIOUS YEAR (2024)	% CHANGE	5 YEAR TREND	
Assets					
TOTAL CASH & EQUIVALENTS	\$4,292,153	\$4,607,263	↓ -7%		
TOTAL INVESTMENTS	\$15,096,140	\$17,388,366	↓ -13%		
LOANS HELD FOR SALE	\$0	\$0			
TOTAL LOANS	\$38,915,447	\$35,062,111	↑ 11%		
(ALLOWANCE FOR LOAN & LEASE LOSSES)	-\$166,943	-\$159,404	↑ 5%		
TOTAL FORECLOSED and REPOSSESSED ASSETS	\$0	\$0			
Land and Building	\$4,560,471	\$4,682,469	↓ -3%		
Other Fixed Assets	\$270,774	\$308,012	↓ -12%		
NCUA Share Insurance Capitalization Deposit	\$553,188	\$529,143	↑ 5%		
TOTAL INTANGIBLE ASSETS	\$0	\$0			
TOTAL OTHER ASSETS	\$2,004,539	\$410,346	↑ 388%		
TOTAL ASSETS	\$65,525,769	\$62,828,306	↑ 4%		
Liabilities					
TOTAL LIABILITIES	\$689,821	\$637,806	↑ 8%		
TOTAL SHARES AND DEPOSITS	\$58,338,139	\$55,869,107	↑ 4%		
EQUITY TOTAL	\$6,497,809	\$6,321,393	↑ 3%		
TOTAL SHARES & EQUITY	\$64,835,948	\$62,190,500	↑ 4%		
LIABILITIES, SHARES, & EQUITY	\$65,525,769	\$62,828,306	↑ 4%		
TOTAL NET WORTH	\$6,497,809	\$6,321,393	↑ 3%		
Income and Expense					
TOTAL INTEREST INCOME	\$3,177,253	\$2,817,068	↑ 13%		
TOTAL INTEREST EXPENSE	\$283,071	\$255,100	↑ 11%		
PROVISION FOR LOAN & LEASE LOSSES	\$93,118	\$88,261	↑ 6%		
NET INTEREST INCOME	\$2,801,064	\$2,473,707	↑ 13%		
AFTER PLL					
TOTAL NON-INTEREST INCOME	\$1,021,869	\$1,058,056	↓ -3%		
TOTAL NON-INTEREST EXPENSE	\$3,646,517	\$3,489,786	↑ 4%		
NET INCOME (LOSS)	\$176,416	\$41,977	↑ 320%		
Membership					
Number of Members	5081	4837	↑ 5%		
Organizational Changes Since Last Report					

Organizational Changes Since Last Report
Angeline Wilson became the new CEO upon the former CEO's departure. The CFO position is currently vacant.

Supervisory Committee & Independent Auditor's Report
The Board of Directors is primarily responsible for overseeing the Credit Union's overall safety and soundness and for ensuring the organization's adherence to operating policies, procedures, and regulations. Each year, the Board reaffirms its commitment to ensuring your credit union is financially stable and to maintaining the highest possible member service standards. The Board oversees the annual audit performed by an independent auditing firm, Cornerstone Resources, Inc. Cornerstone Resources did not provide an Opinion Audit, but did perform the required independent review of financial records, policies, and procedures. The audit concluded that the consolidated financial statements present fairly, in all material aspects, the financial position of the credit union as of September 30, 2025. Additionally, the Board oversees a number of internal audits and review of member account records to verify their accuracy.

As a result of these combined efforts, I am proud to report that the Credit Union and its assets remain financially sound and secure.

Nominating Committee Report
This year, there are five (5) positions open for election on the Board of Directors. After careful review, the Nominating Committee, appointed by the Chairman of the Board of Directors, has nominated Rita Lopez (to fill the position of Mary Jaramillo, who retired from the Board), Ricky Chandler, Charles Carlson, Gilbert Vasquez, and Patrick Young for re-election. Since no applications were received to serve on the board of directors, these individuals are elected by acclamation.