

Current Loan Rates

New Auto (2014-2016)
as low as **1.99% APR***

Used Auto (2009-2013)
as low as **3.24% APR***

Personal
as low as **6.99% APR***

APR* = Annual Percentage Rate

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

West Texas Educators Credit Union
PO Box 4959
Odessa, TX 79760
(432)332-8171
contactus@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

We will be closed for the following 2016 Holidays:

Independence Day	July 2-4
Labor Day	September 3-5
Columbus Day	October 8-10
Veterans Day	November 11-12
Thanksgiving Holiday	November 24-26
Christmas Holiday	December 23-26
New Year's Eve	December 30-31

LOCATIONS

Main Office
1001 N. Lee
Odessa, TX 79761
Tel: (432) 332-8171
Fax: (432) 332-3572

Monday-Friday
9 am – 5:30 pm
Drive thru
8:30 am-5:30 pm

Branch Office
4440 E. 52nd St.
Odessa, TX 79762
Tel: (432) 362-1414
Fax: (432) 362-6164

Monday-Friday
9 am – 5:30 pm
Saturday
(Drive-Thru ONLY at 52nd St)
10 am- 1 pm

Ft. Stockton Branch
401 W. Dickinson Blvd
Ft. Stockton, TX 79735
Tel: (432)336-6291
Fax: (432)336-6429

Monday-Friday
9:00 am – 1:00 pm
2:00 pm – 5:30 pm

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.

Staff Meetings – Delayed Openings

On the first Wednesday of every month, West Texas Educators will not open until 9:30 am due to monthly staff meetings. These meetings allow for training and education internally in order for the staff to better serve you. Thank you for your patience.

-West Texas Educators Staff

West Texas Educators CU



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FINANCIAL FITNESS

VOLUME 2 | 2nd QUARTER | YEAR 2016

We are always looking to recruit new members!

- FREE Credit Counseling
 - Savings
 - Checking
- Safe Deposit Boxes
- Debit and Credit Cards
 - Variety of Loans
 - And much more!

West Texas Educators membership is now open to the Ector County community. Begin your banking here! Call us or stop by for more information.

CAREER DAY AT BARBARA JORDAN ELEMENTARY



The WTECU CEO, Nicole Torans-Dominguez, and COO, Traci Sides, attended the 2016 career day at Barbara Jordan Elementary and provided students with financial insight. Great job team for inspiring young minds!

BACK TO SCHOOL BASH

Join the team of WTECU for food, fun, and celebration!
4440 E. 52nd Street
Thursday, August 11, 2016
3:00-6:00 PM



8 Ways to Save On Your Summer Vacation

1. First thing's first: Plan ahead and save up! We planned to take all of these trips well in advance, so I was able to plan for how much money I would need and when I would need to have it by. How much can you contribute to your travel fund every month? Saving even just a little over time can eventually get you to where you need to be. I set aside a pre-determined amount out of each paycheck in addition to my emergency savings, and if I came across anything extra (we made a profit at our local flea market!), I added it to my stash. Sometimes I ended up borrowing from what I usually budget for entertainment, but to me, it was well worth it.

2. ALWAYS check for deals and discounts online. This has been my biggest money-saver! You can find deals on hotels, flights, and local attractions and events through sites like Travelzoo, LivingSocial, and Groupon. Last winter, we were able to stay in a hotel in the heart of New York City for only \$150 per night (originally \$344). Be aware of any restrictions on travel times or dates, and always read the fine-print before purchasing.

3. Know what you're paying for. What's included in your vacation package? Sometimes you might pay more for a hotel room per night, but you might have included "freebies" – things like Wifi, vouchers for in-house restaurants, or pool access – that you might otherwise have to pay for at other places. For example, we paid a little more for lodging than we initially planned for during our stay in the Hamptons, but it also included breakfast and snacks each day, as well as access to nearby beaches, chairs, and umbrellas. It's always best to compare offers to see where you can get the most for your money.

4. Travel during the off-season or during the week instead of weekends. Rates are often the most expensive during high-travel times; it's common for folks to take a week-long summer vacation or an extended weekend during the rest of the year. Hotels generally have lower rates for Sunday – Thursday stays. Also avoid traveling around holidays, when rates tend to be higher.

5. Consider a last-minute destination. Seems kind of contradictory to the "plan ahead" method suggested in #1, right? A lot of sites that offer package deals on flights and hotel stays require that you purchase and travel right away, or by a certain date – sometimes this is within the next few months, occasionally the next few weeks. This doesn't necessarily mean you should take a spur-of-the-moment vacation; you should still use the money you've been setting aside for travel. This just means you might have more restrictions concerning where and when you go. For instance, we're considering this option for a tropical vacation next spring. We don't really mind where we go in the Caribbean, so we'll end up wherever we can get the most bang for our buck closer to when we plan on traveling.

6. Opt to cook for yourself instead of dining out. This is a great option to have, even if you're not necessarily "cooking" on a stove. Instead of going out to eat for breakfast, lunch, and dinner, consider bringing your own food and limiting yourself to only a few meals out at restaurants. It's nice to treat yourself every once in a while (after all, it IS vacation), but dining out frequently will really drain your wallet.

7. Bring some friends. Consider planning a joint vacation with a few friends or family members and split some of the costs (i.e. lodging, food, etc.). Having buddies around that like to do similar things can make vacation even more fun. It's also a great way to squeeze in some extra quality time together.

8. Can't afford to get away? "Stay-cations" can be just as fun! Sometimes you just can't afford to go away for a few days. Schedule some time off and explore what's close to you, whether it's a local park, nearby museums, or new restaurants. Staying closer to home eliminates a lot of travel expenses, such as flights and hotel charges. Want to save even more? Be on the lookout for free festivals or discount days/times offered by local attractions.

As seen in: Budget Simple by Lindsay

March of Dimes Fundraiser



The WTECU attended the 2016 March of Dimes walk. Great job team for getting involved in the Odessa Community!

Current Loan Promotion(s)

- 1. Vacation Loan Promo** -- Your dream vacation can become a reality! Receive a **2% APR*** discount. Up to \$3,000 unsecured. Valid June 1- August 31, 2016.
- 2. Summertime Skip-a-Pay** – Valid June, July, and August.

APR*=Annual Percentage Rate. Certain restrictions may apply.