

West Texas Credit Union Newsletter

July–September 2025



LATEST NEWS

INTRODUCTION

As the summer season concludes, West Texas Credit Union reflects on its recent community engagement initiatives and organizational updates. Throughout this period, the credit union has actively fostered connections with its members and contributed to local development efforts. Notable activities include supporting students during the Back-to-School Drive, facilitating orientation sessions for new educators at the New Teacher Orientation, and welcoming new residents at Harmony School of Innovation. These initiatives exemplify the credit union's commitment to community enrichment and educational support.

Additionally, the organization participated in charitable golf tournaments aimed at benefiting prominent local organizations such as Safe Place of the Permian Basin, United Way of Odessa, and the West Texas Food Bank. These events not only promote community involvement but also support vital social services.

This edition features comprehensive stories illustrating the impact of these community programs, updates from the Board of Directors, upcoming promotional campaigns, and other relevant organizational news. The credit union remains dedicated to fostering community development, supporting local initiatives, and maintaining transparent communication with its field of membership.

Stay updated and involved with West Texas Credit Union through our communication channels and news!

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

COMMUNITY INVOLVEMENT

Serving Our Community: Volunteering at West Texas Food Bank

At West Texas Credit Union, we believe that supporting our community goes far beyond financial services—it's about lending a helping hand where it's needed most. Recently, our staff had the privilege of volunteering at the West Texas Food Bank, and it was an experience that reminded us of the power of teamwork, compassion, and service.

The West Texas Food Bank plays a vital role in fighting hunger by serving thousands of families each year, and we are honored to support their mission. Volunteering gave us the opportunity not only to give back but also to connect with one another outside of the workplace, strengthening our bond as a team.



LATEST NEWS

COMMUNITY INVOLVEMENT

Giving Back Through Golf: Supporting Our Community Together:

At West Texas Credit Union, we believe community support comes in many forms—and sometimes, it looks like a round of golf. These past few months, our team had the opportunity to volunteer at a local golf tournament benefiting the United Way of Odessa, Safe Place of the Permian Basin, the West Texas Food Bank, and the Permian Basin Chapter of Credit Unions.

United Way of Odessa works tirelessly to improve the lives of local families by supporting education, health, and financial stability programs.

Safe Place of the Permian Basin helps local families affected by domestic violence and abuse, and also provides support, resources, and education to build a safer community for everyone.

West Texas Food Bank provides meals and resources to thousands of families across our region, fighting hunger with compassion and dedication.

The Permian Basin Chapter of Credit Unions strengthens the cooperative spirit among local credit unions, amplifying our impact as we work together to give back.



LATEST NEWS

COMMUNITY INVOLVEMENT

Back-to-School Bash: Shred Event 2025

West Texas Credit Union hosted our annual Shred Event, and it was a wonderful success!

Members were able to bring in their old documents for safe, secure shredding, giving everyone peace of mind while clearing out clutter. But this year, we added something extra special—our event also doubled as a Back-to-School Supplies Drive.

While documents were being shredded, families from our community were invited to stop by and pick up free school supplies to help kick off the new school year. From backpacks and notebooks to pencils, crayons, and more, these supplies were available to ensure local students had what they needed to start their year with confidence.

We were so excited to see our members and community come together—not just for secure shredding, but also to support local families in such a meaningful way.

Thank you to everyone who came out and made the day so impactful. At West Texas Credit Union, we're proud to provide services that protect our members while also finding ways to give back to the community we love.

Be on the lookout for more events like this in the future, and thank you for being part of the West Texas Credit Union family!



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 wagon full of school supplies to help one lucky educator start the year off right.

The winning teacher was especially excited because she is preparing to teach early college students this year—a role that requires plenty of resources and creativity to support her students' unique learning journey. Good luck to her this school year!



Welcoming the new school next door!

Exciting things are happening right across the street from our Mission branch! The Harmony School of Innovation of Odessa recently opened its doors, marking a major milestone for students, families, and the community.

This new STEM-focused charter school is part of the Harmony Public Schools network and will serve students from pre-K through high school. Its mission is to give students hands-on experiences in science, technology, engineering, and math, preparing them for the challenges and opportunities of the future. With a project-based learning approach, the school encourages curiosity, creativity, and critical thinking from day one.

At West Texas Credit Union, we were thrilled to welcome the staff and educators of Harmony School of Innovation of Odessa. As a credit union founded by educators, connecting with local schools is close to our hearts. We look forward to supporting the students, teachers, and families as they embark on this exciting new chapter.



LATEST NEWS

THE BOARD

The Board of Directors

West Texas Credit Union is proud to recognize our Board Member, **Gilbert Vasquez**, on a remarkable honor. ECISD has announced that its new middle school will be named **Adela and Gilbert Vasquez Middle School**, in recognition of the lasting impact Mr. Vasquez and his late wife, Adela, have had on education and the community.

Mr. Vasquez dedicated 37 years to ECISD, serving as a teacher, counselor, and assistant superintendent of human resources before retiring in 2009. The new middle school will stand as a lasting tribute to the Vasquez family's lifelong commitment to students and their futures.

We are grateful for Mr. Vasquez's continued leadership on our Board of Directors and extend our heartfelt congratulations on this well-deserved recognition.



Welcoming our newest board member

We are pleased to welcome Rita Lopez to the West Texas Credit Union Board of Directors.



Meet Rita Lopez

Rita Lopez brings over a decade of experience in education and organizational effectiveness to her service in an advisory capacity. She currently serves as Chief of Staff at Ector County Independent School District, where she supports the Superintendent and Board of Trustees in advancing district priorities, strategic plan implementation, and community partnerships.

Rita began her career as a dual language teacher and went on to serve as a bilingual specialist and later as a Bilingual & ESL Communication Specialist, building strong connections with students, families, and the community. She earned her Master of Education in Educational Leadership from The University of Texas Permian Basin and her Bachelor of Interdisciplinary Studies in Bilingual Generalist Education from The University of Texas at El Paso.

Passionate about service and collaboration, Rita is committed to strengthening opportunities for families and communities across West Texas.

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

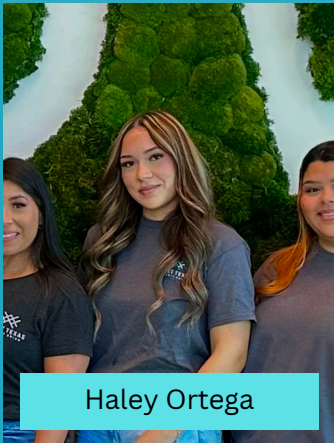
Welcoming the new faces: Fall Promotion

Welcome to Our New Team Members!

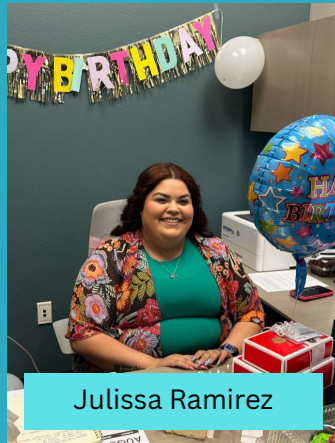
Over the past few months, we've been excited to welcome four new faces to the West Texas Credit Union family:

- Julissa Ramirez – Head Collector, Mission Branch
- Haley Ortega – Teller, Mission Branch
- Senia Rodríguez – Loan Officer, Mission Branch
- Elizabeth Porras – Teller, 52nd Branch

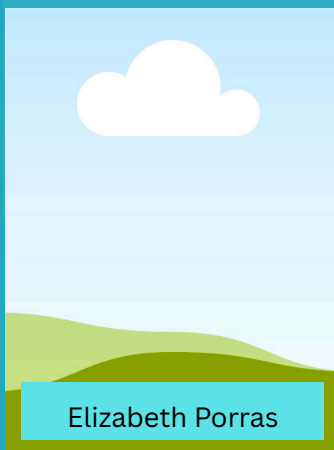
We're so happy to have them on our team and look forward to the great things they'll accomplish in serving our members!



Haley Ortega



Julissa Ramirez



Elizabeth Porras



Senia Rodriguez



🍁 FALL INTO A NEW RIDE WITH OUR FALL PROMOTION 🍁

Fall is here, and so is the perfect time to finance your next vehicle! West Texas Credit Union is excited to offer our 2025 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:

- Rates as low as 3.99% APR for A+ tier members (730+ credit score).
- Eligible for new vehicle purchases or refinances on 2025 or newer models with fewer than 5,000 miles.
- Loan terms up to 72 months—giving you flexibility and manageable payments.
- Available for current members who have an active account or loan for at least 3 months.

Valid through October - November 2025.

CURRENT LOAN RATES

as low as 4.99% APR* Used Auto
as low as 7.99% APR* New Auto



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!