

Current Loan Rates

New Auto (2016-2017)

as low as **1.99% APR***

Used Auto (2011-2015)

as low as **3.24% APR***

Personal

as low as **7.99% 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 2017 Holidays:

Martin Luther King Jr Day *January 14 - 16, 2017*

Presidents' Day *February 18 - 20, 2017*

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

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FINANCIAL FITNESS

VOLUME 4 | 4th 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.

ANNUAL MEETING 2016



Please join the West Texas Educators Credit Union Staff for our 2016 Annual Meeting.
Location: Odessa College Saulsbury Campus Center (Joe Zant Community Room)
Time: 6:30 PM – 8:00 PM
Date: February 6, 2017

The beginning of a new year is a great time to set financial goals. Don't forget we offer free credit counseling!
PLAN • SAVE • PREPARE!
Call us today to schedule your appointment for credit counseling.

West Texas Educators CU



Five Things You Need to Know About Money and Personal Budgeting

1. How should I track my personal spending?

The simplest way to track your spending, especially your cash, is the low-tech way, with a notebook and a pen. By carrying around the notebook with you, you can actually track exactly where every dollar is going—from a small coffee on your way to work to a spending splurge at the mall. If you'd prefer, on a daily or weekly basis, you can transfer your handwritten notes to a computer spreadsheet.

2. What financial reports should my family have?

Each family should spend some time tracking their financial progress, and the best way to do that is to develop a few financial reports that you'll update monthly or semi-annually. These reports include a family budget and a balance sheet.

3. When do I create and update my personal budget?

Individuals should start budgeting and tracking expenses as soon as they begin their first full time job. Revisit your budget every few months, and whenever significant life changes occur, such as raises, marriage, the birth of children, and divorce.

4. What financial professionals should I consider working with to help manage my personal finances?

If you find that you need help with your finances, professionals such as tax advisors, credit counselors, financial planners, and lawyers can help. Before working with any financial professional, be sure to check their credentials. You may choose to ask your friends and family if they have any trusted financial partners that they recommend. Ask specific questions about their history and areas of expertise. Finally, be sure that you are comfortable with the advisors you choose; ideally, you will be financial partners for life.

5. Why is a personal balance sheet important?

A balance sheet calculates your net worth by comparing your financial assets (what you own) with your financial liabilities (what you owe). The difference between the two is your personal net worth. Don't be discouraged if your net worth is negative—keep in mind that this should be an accurate depiction of your financial situation. Setting goals is much easier once you know what your current net worth is.

As seen on: www.moneymanagement.org

The staff of West Texas Educators Credit Union would like to thank each of you for making 2016 a remarkable year! We look forward to having a wonderful 2017.



Intern from New Tech Odessa



Carmen will be retiring after 30 years of service. Thank you for your service. You will be missed!



Superhero Day



Ugly Christmas Sweater Day



Fort Stockton Trunk or Treat



College Day