



Financial**Fitness**

VOLUME 3 | 3RD QUARTER | YEAR 2017



Credit Issues?

Come into any of our locations or give us a call to set up an appointment for our **FREE** credit counseling.

Individuals facing financial difficulties experience very different situations. That's why, when you contact WTECU, we will help you determine the best way to approach your situation, and provide you the best solutions for your credit.

When you contact our counseling specialist, professionally trained and certified counselors will help you evaluate:

- Your current financial situation
- Provide you with a detailed credit report
- List step by step on how to build your credit

At the end of the counseling session you will leave with a plan and feel good knowing that there are options available and that you are not alone. WTECU is here to help and provide you the best debt solutions for you and your situation.

For more information, call us today at 432.332.8171.

TOP NEWS **INSIDE**

- Loan Promotions
- Looking For New Members
- Staying secure during the holidays.
- Complaint Notice
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Loan Promotions

No tricks, just treats this Halloween!

It's our favorite time of the year and we're celebrating! During the month of October, refinance your auto loan from another financial institution with West Texas Educators Credit Union (WTECU) and you'll get a chance Trick or Treat your auto loan discount up to 3.00% APR*.

Apply today and treat yourself to a reduced interest rate up to **3.00% APR*** with no **CAR PAYMENT** for **60 DAYS!**

Offer valid Oct. 1st - Oct. 31st, 2017



Fall Into Savings

Fall into savings with this one day special to save 3% on all unsecured loans.

Offer valid Nov. 6th, 2017



Holiday Signature Loan

It only takes your signature to stuff the stockings! We can help you finance your wish list this season with a Holiday Loan.

Offer valid Nov. 1 - Jan 31, 2018



Holiday Skip-A-Payment

Relax! You can skip-a-payment for the holidays. Experience some relief and skip your next auto or signature loan payment.

Offer valid Nov. 1 - Jan 31, 2018

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.



Staying secure during the holidays.

The holiday season is a peak time for identity theft since more people are out shopping. Follow these simple steps to help protect your identity this fall.



Don't leave belongings unattended. Old fashion methods of stealing are still common. Don't leave your purse, wallet or mobile phone unattended.

Leave sensitive documents at home. Keep your Social Security card, rarely used credit cards, financial statements and written PINs or passwords locked away.

Only shop at trusted retailers. Make sure online stores are reputable (check with Better Business Bureau). Beware of email offers from unrecognized sources.

Stay alert. Monitor your financial accounts via automatic alerts and notifications. Set up alerts for your WTECU accounts through Online Banking.

Freeze cards if necessary. If you misplace your credit or debit card, put a freeze on it. Use WTECU **Card Valet** feature within the mobile app.

If you suspect you've been a victim of identity theft, immediately contact your financial institutions. To contact West Texas Educators Credit Union call 432-332-8171.

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

Current Loan Rates

New Auto (2016 - 2017)
- as low as 1.99% APR*
Used Auto (2011 - 2015)
- as low as 3.24% APR*
Personal Loan
- as low as 7.99% APR*

Staff Meeting

On the first Wednesday of every month, WTECU 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.

- WTECU 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 2017 Holidays:

Columbus Day October 7th-9th, 2017

Veteran's Day November 11th, 2017

Thanksgiving November 23rd-25th, 2017

Christmas Day December 23rd-25th, 2017

New Year's Day January 1st, 2017



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