

West Texas Credit Union Newsletter

October – December 2025



LATEST NEWS

INTRODUCTION

As the year 2025 concludes, West Texas Credit Union is pleased to reflect on its ongoing commitment to fostering strong relationships with our members and contributing positively to the community.

Throughout the year, we have actively supported local events and initiatives, demonstrating our dedication to community development and engagement. Our efforts during the holiday season exemplify our mission to spread goodwill and foster a sense of unity among community members. These initiatives have created meaningful moments that reinforce our commitment to service excellence and community support, underscoring our role as a responsible and engaged financial institution committed to making a lasting impact. West Texas Credit Union has established itself as a committed partner in supporting community initiatives.

Notably, we have sponsored local events such as The Merry Market Event in collaboration with the Junior League of Odessa. Additionally, we actively promote breast cancer awareness during October through our partnership with Pink the Basin, an organization dedicated to assisting women in the Midland/Odessa area. This edition features detailed stories illustrating the positive impact of these initiatives, along with updates on ongoing projects, upcoming promotional activities, and other relevant news. Our goal is to keep our members and community informed and engaged with the latest developments at West Texas Credit Union.

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: Trunk or Treat – Austin Montessori

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.



Community Involvement: Pink The Basin

West Texas Credit Union was honored to take part in Pink the Basin, an event dedicated to raising breast cancer awareness and celebrating strength within our community. We were especially proud to support our neighbor, Olga from Certainty Home Lending, who bravely overcame cancer this past year and participated in the fashion show. Being part of such an uplifting event allowed us to connect with the community while supporting a cause close to many hearts.



LATEST NEWS

COMMUNITY INVOLVEMENT

Giving Back to Our Members:

With the economy presenting challenges for many families, West Texas Credit Union found a meaningful way to say thank you to our loyal members. Inspired by an employee idea, we hosted member-only giveaways in November and December, awarding baskets filled with home essentials and \$400 in grocery gift cards. These giveaways were exclusively for members who opened a new loan or service, reinforcing our appreciation for their continued trust and partnership.



Serving Our Community: Odessa Merry Market

West Texas Credit Union joined Certainty Home Lending to participate in Odessa's Merry Market for the first time this year, providing a unique way to connect with the public. Our team offered festive mocktails as an alternative to traditional champagne, ensuring everyone could enjoy a celebratory drink. This event gave us the opportunity to engage with community members, share our story, and expand awareness of West Texas Credit Union in a welcoming and inclusive setting.



LATEST NEWS

COMMUNITY INVOLVEMENT

Salvation Army – Angel Tree

Giving back during the holiday season is especially meaningful to West Texas Credit Union. Through the Salvation Army's Angel Tree program, our credit union proudly sponsored 50 children by purchasing gifts from their wish lists to help make their holidays brighter. Several of our members also stepped in to adopt Angels, further extending the spirit of generosity. This initiative reflects our commitment to supporting families during difficult times and spreading hope and joy throughout our community.



CU Event: Snaps With Santa!

To celebrate the holiday season and welcome the community to our Mission location, West Texas Credit Union hosted a free "Snaps with Santa" event open to both members and the public. Guests enjoyed photos with Santa, along with hot chocolate and cookies, creating a warm and inviting holiday atmosphere. This event allowed us to introduce new faces to our credit union while driving traffic to our newest location and strengthening community connections.

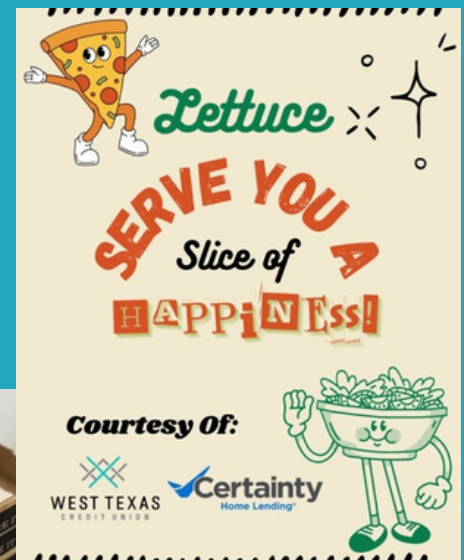


LATEST NEWS

COMMUNITY INVOLVEMENT

Supporting Our Educators: Harmony School of Innovation

Showing appreciation for local educators is an important part of our community outreach. West Texas Credit Union teamed up with Certainty Home Lending and delivered pizza and salad to Harmony School of Innovation, located next door to our Mission branch, as a thank-you to teachers and staff. This gesture allowed us to support those shaping future generations while building relationships with our neighbors and increasing community familiarity with our credit union.



West Texas Credit Union: Team Building!

Team building is an important part of creating a positive and connected workplace. Recently, our team came together for a fun stocking painting activity, giving everyone a chance to get creative and enjoy time together outside of the daily routine. We also shared a Thanksgiving breakfast as a way to reflect on what we're grateful for and celebrate the teamwork that makes our organization strong. Moments like these help strengthen relationships and remind us that our people truly make the difference.



Below is our Skip- A - Payment form. This promotion is valid until January 31st, 2026.
Fill out the form below and return to any branch to apply today!



Names on Loan: _____

Account #: _____ Suffix: _____ Month Skipping: _____

Account #: _____ Suffix: _____ Month Skipping: _____

Account #: _____ Suffix: _____ Month Skipping: _____

Please deduct the \$50 per loan processing fee from (circle one): **Savings / Checking / Check Enclosed**

Account # to withdraw fee(s): _____

As a borrower I hereby request West Texas Credit Union to allow me to skip the payment(s) on the loan account(s) listed here, due on the dates, I have indicated. I understand that if this request is granted, interest will continue to accrue on the balance, and that skipping this payment will require me to make additional payments in order to pay off the loan

X _____	X _____	_____
Borrower	Co-Signer	Date

By participating in West Texas Credit Unions Skip-A- Payment program, you request that West Texas Credit Union defer your loan payments as indicated. You agree and understand that 1) Loans must have originated 6 months prior to be eligible; 2) If the loan has a co-signer, 1 borrower and the cosigner must sign and agree to the Skip-A-Payment program; 3) A maximum of six (6) Skip-A-Payments are allowed per the life of any loan; 4) If loan is setup on auto/ach/payroll Skip-A- Payment form must be turned in and approved 5 days prior to due date, in order to stop the payment from processing. 5)Deferring your payment will increase the FINANCE CHARGES from your original loan agreement. The payment deferral will extend the terms of your payment the following month; 6) If you elected GAP coverage, coverage would not extend over 6 payments beyond the original maturity date. 7) All loans(s), shares and checking accts must be current to qualify for this offer. Certain restrictions may apply. All deferrals are subject to West Texas Credit Union approval. *Please note this excludes Home Equity Loans & Credit Cards, and your choice loans. Valid November 1, 2025, through January 31 ,2026

For Credit Union Use Only

Teller ID: ____ Date: ____

- Not currently delinquent
- Loan must be open for minimum of 6 months
- Cross check for delinquent loans or delinquent accounts
- Inhouse Transfer
- ACH/ Autopay/ Payroll Deduct
- NOT a Your Choice Loan

FM by: _____ FM Date: _____



10-11-12

Reasons to Celebrate This Season with West Texas Credit Union

Get a \$1,000 Signature Loan
for 12 months
at 11% MAX interest rate

Available November 1, 2025 - January 31, 2026

*Restrictions apply.



Need a little financial boost?
Our 10-11-12 Promotion makes it
easy! Members can enjoy a
\$1,000 signature loan for 12
months at just 11% max APR. It's a
simple, stress-free way to take
care of life's needs while keeping
payments manageable.

Contact any branch today to
speak to a loan officer.



SCAM



ALERT

WTCU will **NEVER** call YOU and :

- ✗ Ask for verification codes
- ✗ Request account or card numbers
- ✗ Ask for personal information
- ✗ Tell you to transfer funds using Cash App, Venmo, or other apps

If you receive a call or message claiming to be from
WTCU or the Fraud Department and it feels
suspicious, do not respond.

☎ Contact a branch directly to verify

Sign up for SMS alerts!

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!