



Back to School!

Setting School Year Goals For Kids

Despite the current pandemic that is surging across the globe, children still have to get schooling in - whether it be from home, or in a classroom setting. With this, it's important to set goals for your children to help them feel engaged and motivated throughout the school year. It's one of the most important things a parent can do to ensure school success. When classes resume, the teacher will tell the whole class what he/she expects, from what the kids will learn, to how they will measure their progress. Make sure to sit down with your kids and figure out the things *they'd* like to achieve this year. Why? Because helping your kids set goals gives them a sense of agency in their learning journey. You may find out some cool things your kid is interested in, plus surprising ways you can help your child nurture their interests in and out of the classroom.

Be specific and realistic. Your kid's idea of achievement may be less lofty than your own — but that's okay. Remember, little steps for little feet; When my 10-year-old said he wanted to get better at math, we went with the specific goal of practicing multiplication and division tables for 15 minutes a day. And when my 7-year-old said his goal was to be a better reader, we opted for the shorter-term objective of finishing one new book a week.

I kept the list to five goals per child, since I knew it was going to change over the year. I also did periodic check-ins to see if these goals were still motivating them, or whether we should switch one out in favor of a new challenge. Finally, we created a star chart where the kids could track their progress. I knew the system was working when my fourth-grader got bumped up into a higher math group, and my first-grader started sneaking in extra pages after bedtime.

Adjust your mindset. Just as important, I took a closer look at what school-year success meant to me. It's natural for parents to want big things for their child — Rhodes scholar! Little Einstein! — but while we have the best intentions, the pressure can feel overwhelming for both parent and child. For me, this epiphany came shortly after the birth of my youngest child, when I received a postcard in the mail from an early-education enterprise.

"It's never too early to begin thinking about college," read the postcard — which then went on to list class times for infants 6 weeks old and up. The message: It was time to put my baby on the path to success, because without classes now, her chances of getting into Harvard were doomed.

Embrace today. That postcard was my wakeup call to stop stressing over "someday" success and focus on the here-and-now expectations of what a 7- or 10-year-old (let alone a 6-week-old!) is capable of learning during the year. Sure, a houseful of academic prodigies would be nice. But so would a bunch of happy little learners who work hard and show steady academic growth month after month. Once I tweaked that thinking, the stress level in our house went down noticeably. It was like a huge weight had been lifted.

Source: <https://www.scholastic.com/parents/family-life/parent-child/setting-school-year-goals-kids.html>

NEW LOCATION OPENING 2020!

East Odessa Office: 4301 Mission Blvd | Odessa, TX 79765

Our new location has experienced some delays due to obvious reasons - however, it is still on the path for completion. Our new estimated target date is August 2020. Furthermore, we invite you to come check out our new location in September 2020. We are excited to finally reach completion and open our newest addition!



Current & Upcoming Promotions

Great rates for wherever the road takes you

We know COVID has brought on new challenges, so that's why we're here to help you during the struggle. Refinance your auto loan to West Texas CU and receive a **\$100 incentive** just for switching!

But wait, there's more... you will also receive:

- **0.75% APR*** discount off auto loan rates
- No payment for **up to 60 days**
- No hassle or hidden fees

Offer valid July 1-September 30, 2020.

*APR=Annual Percentage Rate. Rate of 1.99% APR is the lowest available during promotional period of July 1-September 30, 2020. Promotional discount does not include internal refinances. Refinance must come from another financial institution or lender. Allowed one discount per household. Term and rate based on credit worthiness and year of vehicle. Incentive will be deposited to your savings account on the 1st of the month following the loan closing date.



Less paying... more PLAYING!

Summertime Skip-A-Pay is here!

As a preferred member, you're able to skip your **June, July or August** loan payment for a \$25.00 fee. Have more than one eligible loan? Skip a payment on each!

Offer valid June 1-August 31, 2020.

*APR=Annual Percentage Rate. Certain restrictions apply.



A new year means new gear

Before you know it, summer is over and school is back in action. Ease the stress by taking advantage of our annual Back to School loan.

- **2.00% APR*** discount off personal loan rates
- Loan amounts **up to \$2000**
- Rates as low as **5.99% APR***
- No payment for **up to 45 days**

Offer valid July 1-August 31, 2020.

*APR=Annual Percentage Rate. Certain restrictions apply.



Here to lend a helping hand

As we all navigate through uncharted territory, we want you to know we're here to lend a helping hand. That's why we offer personal loans, personalized for you - for all of life's what-ifs.

- **2.50% APR*** discount off personal loans
- Loan amounts **up to \$5000**
- No payment for **up to 60 days**
- No hassle or hidden fees

EXTENDED!

Now valid until August 31, 2020.

*APR=Annual Percentage Rate. Certain restrictions apply.



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Simply choose your preferred mobile wallet and get started today.

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Our lobbies have re-opened

All WTCU branch lobbies have re-opened! We have taken certain precautions to ensure the safety of our valued members and staff. Please be respectful of these guidelines when you come into any of our branch locations.

- Members will be greeted at the door and temperatures will be taken. A COVID Questionnaire will be conducted.
- Members will be required to **SIGN A LOG SHEET** when entering the Credit Union to conduct business.
- Only **ONE** person per party is allowed inside the Credit Union to conduct business.
- A maximum capacity of **FIVE** members is allowed inside the Credit Union at any given time.
- Face masks are not required but are **HIGHLY RECOMMENDED** for the safety of yourself, other members, and our staff.
- You must maintain a 6 ft distance between yourself and others per social distancing guidelines.
- Hand sanitizer will be available at each station to help eliminate germs.



Audio Response is now available

Whether you're unable to access Online/Mobile Banking, or our lobbies are closed for a holiday - Audio Response will come in handy 24/7-365. With Audio Response, you're able to inquire about your balance(s) and transaction history, make a transfer within your account and across accounts, process loan and credit card payments, apply a stop payment, re-order checks, and much more.

This touch tone service is now available for your convenience. Simply call **800.866.1451** and follow the prompts. A PIN is required for security measures, so if you need assistance in setting this up, please call any of our offices and we can assist you.

Complaint Notice

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

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

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

Current Loan Rates

New Auto (2019 - 2020)

as low as **1.99% APR***

Used Auto (2014 - 2018)

as low as **3.49% APR***

Personal Loan

as low as **7.99% APR***

Staff Meetings

Every Wednesday, WTCU will not open until 10:00 AM due to routine staff meetings. These meetings allow for internal training and education for the staff to better serve you. Thank you for your patience.

- WTCU Staff

Download our Free Mobile Banking App on Google Play or the Apple App Store. Just search "West Texas Credit Union."



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.

Hey credit union members! Claim your cash.

Get \$200 cash with Unlimited Plus or Premium when you switch to Sprint®.



We will be CLOSED for the following 2020 holidays:

- Independence Day | July 3-4, 2020
- Labor Day | September 7, 2020
- Columbus Day | October 12, 2020
- Veterans' Day | November 11, 2020
- Thanksgiving | November 26-28, 2020
- Christmas | December 24-25, 2020
- New Years Eve | December 31, 2020 (CLOSE AT NOON)
- New Year's Day | January 1, 2021



Main Office
1001 N. Lee Ave
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

East Odessa Office
4301 Mission Blvd
Odessa, TX 79765
Tel: TBD

Coming 2020