

InvestTexNews

SPRING 2015



InvestTex
CREDIT UNION
Making Life Better since 1952

Spring Savings
New EMV Chip Cards
Share Secured Credit Cards
GAP + ADR
Annual Meeting Information

Spring Savings

As Sweet as
the Smell of
Fresh Flowers



VALUE THAT MATTERS!

\$10,000 Signature Loan
60 Month Term • 6% APR^{1,2}

A Signature Loan from InvesTex Credit Union gives you the freedom to do almost anything you please! Hurry, this offer expires April 30, 2015!

- Consolidate Other Debts
- Home Improvements
- Vacation
- You Choose!



CUT YOUR RATE IN HALF

Refinance your vehicle loan or signature loan you have at another institution to InvesTex and cut your rate in half (not to go below our "as low as" rate per term)

7.9% APR* MASTERCARD PLATINUM CREDIT CARD

No Balance Transfer Fees!



Transfer your current credit card balances into our low-rate Platinum MasterCard to pay off your balances faster.

THE SAVINGS CONTINUE

- Same Low Rate on New, Used & Refinanced Vehicles
- No Payment for the First 90 Days³
- Skip-a-Payment Offers Twice a Year³

¹APR means Annual Percentage Rate. Rates and terms are subject to change without notice. Rates quoted are based on approved credit. Risk Based Pricing Notice: The Annual Percentage Rates (APRs) are quoted "as low as" depending on the applicant's individual credit history. Rates quoted are based on approved credit. Your APR may be higher based on your credit information obtained from consumer reporting agencies InvesTex uses. Credit Card changes require 45 days advance notice. ²Minimum \$10,000 for a maximum term of 60 months. Offer valid until April 30, 2015. InvesTex reserves the right to change or cancel the promotion at any time without notice. ³Available on most loans and must qualify.

✓ **New Enhanced Security for You.**



NOW OFFERING

New EMV Chip Credit Cards

Watch Your Mailbox...

New EMV Chip Credit Cards are mailing out soon, so keep an eye on your mailbox. If you already have an InvesTex or StarTrust Credit Card, we will be reissuing you a new credit card in March. If you don't receive your new card by April 10th, please contact the credit union.

Why Switch to EMV Technology?

Protecting you and offering you superior security is of great importance to us, and these EMV chip cards will help provide you with greater fraud protection. Other countries, such as those in Europe, are already using the new technology which will help ensure easy use abroad.

Debit Cards to Come Later in 2015

Later this year, we'll begin reissuing Debit Cards with the new EMV technology. Stay tuned for more details.



If you have questions, please contact the credit union and we'll be happy to assist you.

NOW OFFERING Share Secured Credit Cards



Having a credit card is almost unavoidable. You need one to reserve hotels, rent a car, etc., even if you plan to pay cash. Responsible use of a credit card helps build a good credit score, which in turn helps you get better rates on loans. Credit history is also important in obtaining loans. So, for those looking to build credit or repair credit, a share secured credit card is a great tool to do so.

What is a Share Secured Credit Card?

A share secured card requires a cash deposit that becomes the credit line for the account. For example, if you deposit \$500, you can charge up to \$500.

Advantages of a Share Secured Credit Card

A share secured credit card is designed to help you build credit or repair credit.

Best Use of a Share Secured Credit Card to Build Your Credit Rating

Use the card to buy a few things each month and pay off your balance in its entirety.

ITCU's Share Secured Credit Card

- MasterCard Gold Share Secured Credit Card, so it's accepted everywhere MasterCard is accepted
- No Annual Fees
- A Great Low Rate of 13.9% APR*

Choose the ITCU Credit Card That's Best for You



All our credit cards now have non-variable rates. You can choose a card with or without rewards, or build your credit history with a secure credit card. Select the card that works best for you by applying today Online or in person.

Card Type	Without Rewards	With Rewards
MasterCard Platinum	7.90% APR*	9.90% APR*
MasterCard Gold	10.90% APR*	12.90% APR*
Share Secured MasterCard Gold	13.90% APR*	Not available with rewards

*APR means Annual Percentage Rates. Rates and terms are subject to change without notice. Credit card changes require 45 days advance notice.

GAP + ADR = Better Coverage for You



ADR (Auto Deductible Reimbursement) has now been added to GAP (Guaranteed Auto Protection) Insurance. This bundling gives you greater vehicle protection for one low cost that can be paid at once or divided among your monthly auto payments. GAP + ADR coverage is available for new or used vehicles. Call today for more details, better protection and peace of mind.

GAP Coverage

- GAP helps pay off your remaining loan balance if your vehicle is stolen or damaged and is deemed to be a total loss
- GAP helps clear your credit allowing you to start fresh with a new vehicle purchase

ADR Coverage

- ADR pays up to \$500 per loss (limit of two losses per year) when a loss is filed and paid by the auto insurance company
- ADR covers all vehicles on your policy, even if they're paid off or financed somewhere other than InvesTex
- ADR coverage is good for three years



PREPARE — FOR YOUR — FINANCIAL FUTURE — TODAY —

Since 2014, InvesTex Credit Union has partnered with SWBC Investment Services, LLC* to provide members with a full range of investment and insurance services. George Torruella, Financial Advisor with SWBC Investment Services, shares our goal of providing InvesTex members with outstanding services for their investment needs.

George offers complimentary reviews of your investment accounts. He can offer assistance with retirement plans (IRAs, 401(k)s, 403(b)s), annuities, life insurance, and college savings plans.

Schedule Your Appointment Today:

Office: (281)506-1268 | Mobile: (832)748-0600 | Email: gtorruella@swbc.com

*Securities offered through SWBC Investment Services, LLC, a registered broker/dealer. Member FINRA & SIPC. Advisory services offered through SWBC Investment Company, a Registered Investment Advisor. SWBC Investment Services, LLC & SWBC Investment Company are not affiliated with this institution. Funds should not be considered a deposit of institution, ARE NOT OBLIGATIONS OF, OR GUARANTEED BY THIS INSTITUTION OR ANY OF ITS AFFILIATED ENTITIES, may lose value, and are not NCUSIF insured.

ANNUAL MEETING

reminder

Thursday, April 23rd
7:00pm

**M.O. Campbell Center
(Aldine ISD)
1865 Aldine Bender Road
Houston, TX 77032**

DINNER TICKETS

Available at all branch locations or
by calling 281.449.0109.

- Adults: \$5
- Children (12 and under): \$3



One Allen Center (Downtown) Branch to Close

Your Accounts Will Not Be Affected!

Brookfield Properties, the building management company of One Allen Center, is implementing extensive remodeling which will affect a number of tenants. Due to the changes, we will no longer have a downtown branch. The closure date will depend on the construction schedule, but we anticipate it happening by the end of November. An exact branch closure date will be provided as soon as one is available. We will continue to serve our members through our remaining five branches – including The Heights Branch just down the road from One Allen Center – and our 24/7 services.

FREE 24/7 Access to Your Accounts

- Online Banking and Bill Pay
- Mobile App with Remote Check Deposit
- Online Loan Application
- eBranch
- And so much more!

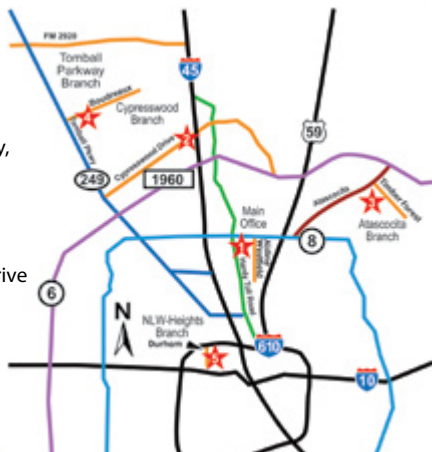
★ **Main Office:**
905 Aldine Bender Road
Houston, Texas 77032


★ **Tomball:**
24922 Tomball Parkway,
Suite 100
Tomball, Texas 77375

★ **Cypresswood:**
230 Cypresswood Drive,
Suite H
Spring, Texas 77388

★ **NLW-Heights:**
1614 North Durham Drive
Houston, Texas 77008

★ **Atascocita:**
5212 Atascocita Road
Humble, Texas 77346





Skip-a-Payment May or June

Skip your May or June loan payment(s) and free up cash for the summer! Use the funds to take a vacation, purchase home furnishings, pay off debt, or for whatever you and your family would like. The choice is yours!

Skip-a-Payment requests forms are available in your member statement, on our website and in our lobbies. Simply fill out, sign and return the form to any one of our branch locations.

Skip-a-payments are subject to approval. Not available on all loans. There is a \$25 processing fee per loan skipped.

DISCOUNT THEME PARK TICKETS*

InvesTex continues to offer discounts on tickets to multiple theme parks. Simply visit our website to purchase your discounted tickets and get more information on each park to plan your visit.

Discounted theme park tickets are just another great membership benefit at InvesTex!



Schlitterbahn Waterpark
Galveston \$43.34 (15% Discount!)

Promo Code: 215005030

Discounted Tickets Available for All Four Schlitterbahn Waterparks



Wet 'n' Wild SplashTown
\$26.99 (\$14 Savings!)

Username: investex1

Password: investex2015



Six Flags Fiesta Texas
\$40.99 (\$27 Savings!)



SeaWorld San Antonio
\$52.00 (\$15 Savings!)

*Prices listed are before tax.



COMMUNITY CORNER

**December 2014
January 2015-February 2015**

- Donated gift cards and backpacks to Teague Middle School/Aldine ISD
- Donated gift cards to Lewis Middle School/Aldine ISD
- Donated to the Aldine ISD Superintendents FFA Livestock Show Buyers Group
- Participated in the Vines EC Pre-K Center Healthy Heart Community Resource Fair/Aldine ISD
- Donated board games to Helms Elementary/Houston ISD
- Donated gift cards to Humble High School/Humble ISD
- Sponsored Humble Middle School Field Trip/Humble ISD
- Participated in the Klein ISD Education Foundation Celebration Express
- Donated gift cards to Burchett Elementary/Spring ISD
- Donated gift cards to Spring High School Project Prom/Spring ISD
- Donated board games to Willow Creek Elementary/Tomball ISD
- Sponsored faculty breakfast for Tomball Memorial High School/Tomball ISD
- Participated in the Star of Hope Mission Annual Towel Drive
- Participated in the Toys for Tots Annual Toy Drive

DID YOU KNOW?



TWO Steps ONE Sticker

As of March 1st, Texas combined the sticker for vehicle inspection and registration into one.

STEP ONE You'll still get your vehicle inspected once a year, but now your pass/fail status will be recorded electronically. A passing inspection report form will be printed for you, which you'll want to keep in your car.

STEP TWO When you renew your registration – be it by mail, electronically, or in person – your passing inspection will show up and just one sticker will be needed for windshield display. This sticker will look just like your current registration sticker.

You'll still pay for the inspection when the service is rendered, and you'll still pay your registration fee when it is due.

LEARN MORE AT

www.TwoStepsOneSticker.com

Security Corner

Know Who You're Talking To

When suspicious activity is identified on your card, you may get a call from a fraud prevention specialist. However, you could also get a call from a scammer claiming that there's suspicious activity on your card. Know the difference between the two and keep your personal information secure.

On a legitimate call, you will NEVER be asked for personal information such as your Social Security Number or your card number; you will only be asked to confirm or verify a transaction. A scammer, however, will likely ask for some personal information.

If you miss a legitimate call, you will most likely receive a voice message with a callback number and reference number. If you're not comfortable calling the number back, call us during business hours and we can help. If you call us, or the number on the back of your card, you can rest assured knowing that the information you are asked to verify is for legitimate purposes.

If It Sounds Too Good to Be True, It Is

It's an old adage, but it is still true. If you are ever contacted – by phone, email or mail – notifying you that you have won money, take a moment before responding. Have you entered any sweepstakes or applied for any money lately (i.e. grants, scholarships, etc.)? If not, it's a scam. Even if you reached out to someone, let's say to buy something that's for sale on Craigslist, if you're not comfortable with their response or request for payment, do more research or move on.



Employee Service Announcement



TERRY USCHAK

Congratulations to Terry Uschak who celebrates 30 years of service on March 14th. Terry began her career in 1985 as a teller serving the members of InvesTex, then known as Aldine Teachers Credit Union. She continued working in the teller area for the following 8 years after being promoted to head teller and then Member Service Representative. Terry's contributions during her tenure are well known by Management, employees, and members alike. She is respected for her job knowledge, patience, and kind heart; evident by the number of members who request her. Terry's dedication to the credit union over the years is admirable and her commitment to providing above average member service is obvious.

Terry and her husband have three boys and two grandchildren. In her free time Terry enjoys spending time with her family, being outdoors working in the garden, cooking and antiques.



KATIE SPENCER

January 9, 2015 marked 25 years of service for Katie Spencer! After leaving her hometown of Dallas in 1990, Katie relocated to the Houston area and began her career at Enron FCU. Enron FCU eventually changed to StarTrust FCU; which ultimately brought Katie to InvesTex Credit Union. Though she primarily works in the eBranch, Katie also works in the reception area and the lobby proudly assisting the members. Her positive attitude and kind spirit make Katie an integral part of our team and we're proud to say "Congratulations!" Katie's commitment, both to the organization and the membership, has been apparent for many years and we appreciate her and all she does!

In her spare time, Katie enjoys scrapbooking and art. She's very involved in her church and volunteers in her community. Katie's grandson, Mikey, has captured her heart and she spends most of her free time watching him learn and grow! Happy Anniversary Katie and Thank You!



BECKY CARRANCO

Congratulations to Becky Carranco! January 25th marked 10 years of service and commitment with InvesTex Credit Union. Becky joined the InvesTex team during the merge with AMCU in January of 2008. She worked briefly as a MSR and an Assistant Branch Manager before her promotion to Branch Manager. Becky enjoys spending time with her husband Frank and three daughters; Angelica, Gabby, and Desiree. She also enjoys reading, dancing and shopping.

Thank you Becky for your dedication and commitment to serving the members of InvesTex. We are proud you are on our TEAM!

Star of hope

Diaper Drive

During June, InvesTex is collecting diapers and pull-ups in all sizes and brands to benefit the Star of Hope Mission. Larger sizes are preferred and monetary donations are also accepted. Donations will be accepted at all branch locations, so help us help the little ones. Learn more about the Star of Hope at www.SOHMission.org.



Get behind the wheel on a great deal.

April 1 – June 30, 2015

We'll make your first payment up to \$350.¹

Upon used vehicle purchase from Enterprise Car Sales and Financed with InvesTex Credit Union.



Call 866 449-0109 or visit to get pre-approved by InvesTex Credit Union.

Preview our great selection of quality used vehicles at enterprisecarsales.com/investexcu

Call 1 888 980-9377 or visit us at Enterprise Car Sales

Houston 17724 Northwest Fwy. 713 937-7099

Houston 14900 Gulf Fwy. 281 922-6870



car sales
Haggle-free buying. Worry-free ownership.

¹Vehicle must be financed using standard financing terms through InvesTex Credit Union to qualify for payment offer. Member assumes responsibility for making the first loan payment on the agreed due date. Enterprise Car Sales will reimburse up to \$350 of the first payment amount into your InvesTex Credit Union savings account. Please allow up to 4 weeks after vehicle is financed through InvesTex Credit Union for reimbursement to occur. Offer void when 7-day Repurchase Agreement is activated. Offer valid 4/1/15 – 6/30/15. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. Used vehicles were previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. *Restrictions apply. For details, see an Enterprise Car Sales Manager. **Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F03739 EW 6x5.5 AD 2/15 DB

Important Information

Complaint Notice

This Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with InvesTex Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the following: By U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699; Telephone Number: 512.837.9236 or Website: www.tcup.state.tx.us

Get to Know Your Credit Union

As a member of InvesTex Credit Union, you are an owner and have the right to certain information about your credit union in accordance to the Texas Credit Union Department, Rule 91.310. InvesTex produces an annual report that is made available during the annual meetings and in each InvesTex branch location. You may request to view a summary of the most recent annual audit, the most recent statement of financial condition, the IRS Form 990, as well as any other documents you are entitled to possess. Be sure to pick up the latest annual report and visit our website on a periodic basis for updates on your credit union.



Trust!

Service!

InvestTex
CREDIT UNION

Making Life Better since 1952

905 Aldine Bender Rd.
Houston, TX 77032



This credit union is federally insured by the
National Credit Union Administration.

Main Office:
905 Aldine Bender Rd.
Houston, TX 77032

Atascocita:
5212 Atascocita Road
Humble, TX 77346

Cypresswood:
230 Cypresswood Dr.
Suite H
Spring, TX 77388

Tomball Parkway:
24922 Tomball Pkwy.
Suite 100
Tomball, TX 77375

NW-Heights:
1614 N. Durham
Houston, TX 77008

One Allen Center (Downtown):
500 Dallas, Suite P-110
Houston, TX 77002

eBranch

Phone:
(281) 449-0109
Phone Toll Free:
(866) 449-0109

Fax Number:
(281) 219-7664
Fax (Main):
(281) 449-3649

Visit Us Online:
InvestTexCU.org
Info@InvestTexCU.org

Routing Number:
313082838

24 Hour Services

Audio Response:
(281) 442-4917

Online Banking/Bill Pay:
InvestTexCU.org

Mobile Banking App:
Available for Download on
Apple & Android Devices

Visa Debit Card Activation/
PIN Changes:
(800) 757-9848

Lost/Stolen Visa Debit Card:
(800) 472-3272

Toll-Free Audio Response:
(866) 298-4917

Lost/Stolen Credit Card:
(800) 442-4757

Holiday Closings

Good Friday
Friday, April 3rd (closed at 1pm)

Memorial Day
Monday, May 25th

Independence Day
Friday, July 3rd & Saturday, July 4th

PRESORT STD
US POSTAGE
PAID
HOUSTON, TX
PERMIT NO. 1769