



MEMBER MATTERS

Fall 2009

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Holiday Closings



Thursday, November 26
and Friday, November 27

Thanksgiving Holiday

Friday, December 25
and Saturday, December 26

Christmas Holiday

Friday, January 1, 2010

New Year's Holiday

Your Credit Union Representative



Eileen Kim
Business Development
972-301-1824
ekim@cuoftexas.org

DOLLAR DOG—OUR SAVINGS SUPER HERO

Is that birthday money or allowance burning a hole in your kids' pockets? Have no fear—a new savings super hero is here! **Meet Dollar Dog and his Dollar Dog Kids Club.** The Dollar Dog Kid's Club landed at CUofTX last spring and is available to children 12 years of age and younger. Dollar Dog teaches the basics of healthy saving and spending habits, and it's lots of fun too. Some of the club benefits include:



- Membership is FREE
- Savings Passbook & Membership Card
- Financial Tools for Kids
- Prizes, Games & Fun

Visit the Dollar Dog Clubhouse at www.cuoftexas.org and click on the school zone. If you would like Dollar Dog to visit your school, contact your Business Development Officer at ekim@cuoftexas.org.

WE PAY FOR GRADES

Let your students know they can save with good grades. Credit Union of Texas rewards and encourages good students with Pay for Grades contests! All CUofTX Student Checking Account holders in grades 6th through 12th are eligible to participate. Winners receive \$10 for every A, \$5 for every B. Visit the **The School Zone** on www.cuoftexas.org to find out entry deadlines.



AUTO LOAN BLITZ

Don't get sacked by high auto loan rates when you can tailgate with a better rate! Rush over during our Fall Auto Loan Blitz. With auto loan rates as low as 4.15% APR*...you're sure to score a great deal!

AUTO LOAN BLITZ
Score a Great Deal!

CREDIT UNION OF TEXAS
RATES AS LOW AS 4.15% APR*

*Annual Percentage Rate. Auto loan offer subject to credit approval and can change without notice. 4.15% rate is for 36 month financing and includes the following rate discounts: 0.20% with a CUofTX Advantage, Mature Options or Premier checking account plus 0.10% for automated payment. Repayment Example: 36 payments of \$29.59 per \$1,000 borrowed at 4.15%. Offer ends November 30, 2009.

MEMBER MATTERS

CREDIT UNION
OF TEXAS

GREAT DEALS FOR MEMBERS

A CLEARLY IMPROVED DEBIT CARD HAS ARRIVED.

Your checking account is not complete without a CUofTX Debit Gold MasterCard®. The card looks clear, but the benefits are solid. In addition to giving you ATM access, your card can be used to make purchases at millions of locations worldwide that accept Debit MasterCard.

The Debit Gold MasterCard card is more convenient than writing a check and safer than carrying cash. Use it at the gas pump, the checkout line, your favorite restaurant, online retailer, or for immediate withdrawals at the ATM. Simply present your card at the time of purchase and the amount will be deducted from your checking account and will appear on your monthly statement.

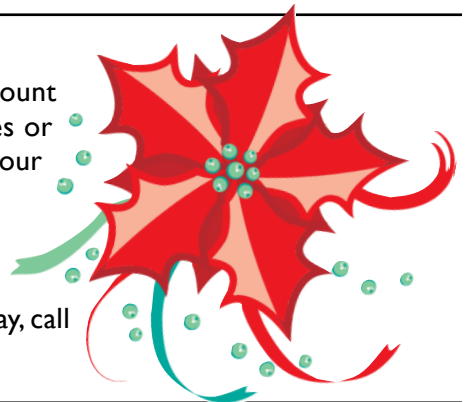
Want to learn more, or request a CUofTX Debit Gold MasterCard? Simply visit the CUofTX location closest to you or contact Card Services at (972) 263-9497.



HOLIDAY LOAN SPECIAL. The holidays will soon be here! Is your account low on Christmas cheer? Whether you need funds for a trip to see relatives or to put gifts under the tree, our Holiday Loan is the low cost way to finance your holiday dreams.

Our Holiday Loan will be available beginning **November 23, 2009!**

Hurry! This offer ends December 24. For more information or to apply today, call Lending Services at (972) 263-9497.



ARE YOU A MEMBER YET? The time to join is now! There is no better time to start enjoying the benefits of membership with Credit Union of Texas. Whether you are in need of a savings account, checking account, or an auto loan, we have the right products and services for you.

- **FREE** Checking! No monthly service charge, no minimum balance requirement*, direct deposit offered, and get an ATM/Debit Gold MasterCard.*
- **FREE** 24/7 account access. Access to your accounts 24 hours a day, 7 days a week.
- Quick and convenient low rate loans for new or used automobiles.
- Only \$15 to establish your membership with a regular savings account.

JOIN TODAY! Ask your human resources professional for more information or contact Credit Union of Texas at (972) 263-9497, log on to www.cuoftexas.org or visit your local CUofTX branch. *some restrictions apply.

FIND US ON FACEBOOK! Credit Union of Texas is on Facebook! Log onto www.facebook.com and search for Credit Union of Texas. Become a fan to stay up-to-date with CUofTX news, photos, and more!

MEMBER MATTERS



ADOPT A SCHOOL SPOTLIGHT.

Credit Union of Texas is shining our school spotlight on **T.J. Lee Elementary**, home to the roaring Lions and located in the Irving School District. Principal Wendi Vaughn and the staff at Lee Elementary live by their mission statement—To be committed to building a positive learning environment where excellence in learning is achieved and success is valued. They are committed to supporting and nurturing every child on their journey towards their personal best.

Lee Elementary recently celebrated Red Ribbon Week—the oldest and largest drug prevention campaign in the country. The students were taught about the importance of saying "No" to drugs. Each day at Lee, students celebrated with a theme. One day was "Hats Off to Saying NO to Drugs" and the students wore crazy hats. Another day they celebrated "Team Up Against Drugs" and the students wore their favorite team shirt. To cap off the celebration, Counselors Ms. Butler and Ms. Sanders took eight Lee Elementary 5th graders to Austin to rally on the Capitol steps in the Red Ribbon Rally with hundreds of other students from around the state.



ONE SIZE FITS ALL GIFT.

Pocket Money is the perfect holiday gift for everyone on your list. Whether you are shopping online, sharing money with family, traveling or just managing your budget, there are so many uses for the **Pocket Money stored value MasterCard®**, it could quickly become your essential everyday card.

Call (972) 263-9497 or visit a branch office to order and/or reload your Pocket Money card.



NEED HELP FOR COLLEGE?

Each year Credit Union of Texas recognizes outstanding student members through its **Member Scholarship Program**. Four \$2,500 scholarships will be awarded to members who are attending or will be attending college. This scholarship is open to high school seniors, current college students, and members who want to further their education. Scholarships are awarded based on academic achievement, leadership, extra-curricular activities, community service, evaluation of a written essay and a personal interview. In order to be eligible for the scholarship, applicants must be a member of Credit Union of Texas on or before December 1, 2009. Applications and instructions will be available at all Credit Union of Texas branch offices and on www.cuoftexas.org in December.

Frequently Called Numbers

All Departments

Metro 972-263-9497
Toll Free 1-800-314-3828

FairLease.....972-664-1088

The Auto Mall.....972-301-1988

CUofTX Investment

Services972-263-9497
Ext. 1546 or Ext. 3146

Statewide Insurance

Ken Kleppe972-235-0607

CU Members Mortgage

.....1-800-607-3474

Published by Credit Union of Texas
P.O. Box 517028, Dallas, TX 75251

Administrative Office

8131 LBJ Freeway
Dallas, TX 75251-7028

Branch Offices

4600 Ross Avenue
Dallas, TX 75204

601 N. Plano Road
Richardson, TX 75081

3701 S. Walton Walker Blvd.
Dallas, TX 75236

2525 MacArthur Blvd.
Lewisville, TX 75067

1020 Gross Road
Mesquite, TX 75149

6000 Valley View Lane
Irving, TX 75038

5204 S. Colony Blvd.
The Colony, TX 75056

2828 Prince George
DeSoto, TX 75115

7801 Coit Road
Plano, TX 75024

882 W. Rusk Street
Rockwall, TX 75087

8131 LBJ Freeway, Suite 107
Dallas, TX 75251-7028

This Credit Union is
Federally Insured by the National
Credit Union Administration.

