

Building Interest

SPRING 2007

Attend Our Free Home Buying Seminar on May 3!

CREDIT UNION OF TEXAS

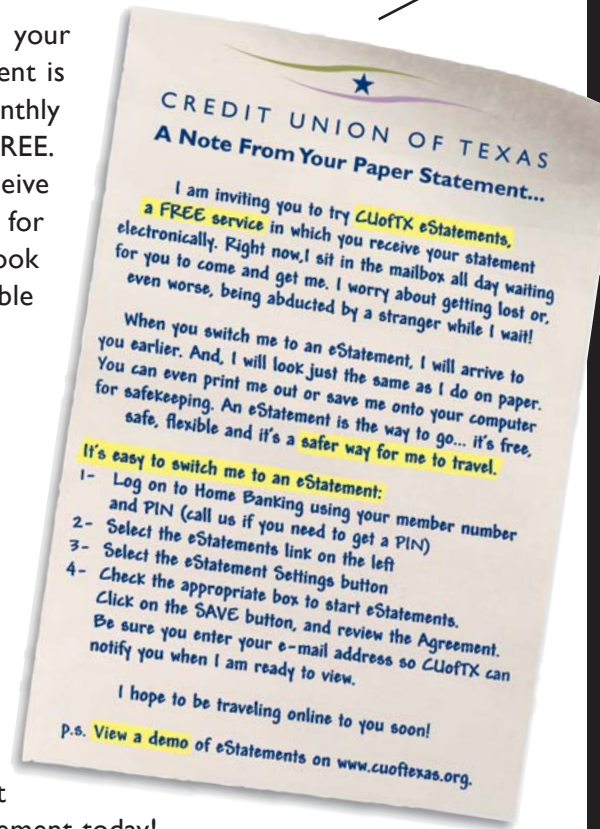
MAKE THE SWITCH TO eSTATEMENTS!

eStatements are the quickest and safest way to view your Credit Union of Texas account statement! An eStatement is just an electronic means of receiving your regular monthly (or quarterly) account statement(s) — absolutely FREE. Instead of receiving a paper statement by mail, you'll receive an email notifying you that your statement is available for viewing online. The statement you see online will look exactly like the paper version, and are securely available through Home Banking.

Benefits of eStatements:

- **Speed:** Faster delivery of statements – no need to wait for the mail
- **Security:** Secure electronic file – reducing the risk of paper statements getting lost or stolen while being sent through the mail
- **Convenience:** Statements archived online for easy download, storage and printing – no need for file cabinets, boxes or space to store them

Log on to www.cuoftexas.org to learn more about the benefits of eStatements and cancel your paper statement today!



OUR ONLINE AUTO MALL IS COMING SOON...

We will soon launch an online inventory of our **pre-owned vehicles** available at tremendous savings. Many of these vehicles have low mileage and are still under warranty. Use the Web site to search from a long list of popular makes and models such as **Mercedes, Porsche, and BMW** all available at **wholesale prices**.

Log on to www.cuoftexas.org/automall or stop by any Credit Union of Texas branch office to click through our large selection of cars, trucks and SUVs.



FEATURES

2 Get a Home Depot Gift Card with Your Home Equity Loan This Spring

3 Attend Our Free Home Buying Seminar in May

4 CUofTX Privacy Policy

CREDIT UNION OF TEXAS

DREAMING OF A NEW HOME? WE CAN HELP!

It's exciting to dream about a new home, but financing that dream can often be a confusing process. The professionals at **CU Members Mortgage** are dedicated to making this important procedure as easy and comfortable as possible for you. We offer a vast portfolio of products to suit your needs with competitive rates and low closing costs.

Your CUofTX Mortgage Representative, **Michelle Wright**, is ready to help you finance the home of your dreams. With 15 years experience in the mortgage industry, Michelle can make the mortgage loan process quick and easy for you. Give her a call at (800) 607-3474 ext. 251 or send her an e-mail at michellec@homeloancu.com.

Attend Our Free Home Buying Seminar on May 3

The seminar is presented in straight-forward language that will help you determine how much house you can afford, how to choose the best loan for your financial objectives, and how to overcome barriers to home ownership. Interest rates are still low. Take action now, armed with the knowledge you need to make good decisions. Space is limited so register today!

Thursday, May 3, 2007 ■ 6:00 PM ■ Mesquite Branch Office ■ 1020 Gross Road, Mesquite 75149
There will be a **free giveaway** at the end of the seminar! Please call (972) 851-6061 to register.



Michelle Wright

WE HAVE COMPETITIVE RATES ON AUTO AND HOMEOWNERS INSURANCE.



Your Statewide representative, **Ken Kleppe** is available to go over all of your insurance options. In addition to homeowners and auto insurance, Statewide also offers: boat, small watercraft, travel trailer, and RV insurance; renters insurance; and flood insurance.

If it's been awhile since you have shopped around for auto and homeowners insurance, now is the time. Give Ken a call at (972) 235-0607 today for a free, no-obligation rate quote. License # 7924

FAIRLEASE: THE KEY TO A LOWER CAR PAYMENT

FairLease offers you the opportunity to lower your monthly auto payments 25-40% when compared to traditional financing. From straight-forward auto lease advice to fast credit approval—FairLease is here to help you drive away confident you found the best possible auto lease deal. To find out if leasing might be the right choice for your needs, visit www.fairlease.org or call (972) 664-1088 and talk to a leasing representative.



FEEL GOOD ABOUT YOUR FINANCIAL HOME

IMPORTANT NOTICES TO MEMBERS



Privacy Policy — At Credit Union of Texas, we value the trust you have placed in us, and we intend to continue to earn your trust each day. That's why we welcome this opportunity to describe our privacy policies and steps we take to protect your personal information. You can be confident that your financial privacy is a top priority at CUofTX.

Our mission is to provide you with superior products and services, along with the peace of mind knowing that your privacy is secure. We understand your concerns about guarding information about you and your account. We want to assure you that we have taken steps, and will continue to take steps, to safeguard that information.

CUofTX will protect your personal information. We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your personal information.

CUofTX will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services—no more. This information comes from the following sources:

- Information we receive from you on applications and other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliate or others, such as your account balance, payment history, parties to transactions, and credit card usage;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history; and
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

CUofTX will only share information when absolutely necessary. We do not disclose any nonpublic personal information about our members and former members to anyone, except as required or permitted by law. We may disclose information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Those companies and financial institutions must agree to use the information only as necessary to carry out their responsibilities under our agreements with them. They may not retain, disclose to others, or use this information for their own purposes or benefit. Our disclosures typically include information to conduct the operations of CUofTX, follow your instructions as you authorize, protect the security of our financial records, or process transactions on your behalf. The reasons we may share information:

- Assist us in providing service and account maintenance;
- Help design and improve our products; and
- Offer products and services that may be of interest to you.

We do not sell member information to any person or firm for any reason.

Opt out notice not applicable. According to the Gramm-Leach-Bliley Act and the Fair Credit Reporting Act, financial institutions that engage in certain practices must provide opt out notices to their account-holders. This was put in place to protect you from activities that include the selling of your personal information. Because we do not participate in those types of practices, opt out notices are not applicable to CUofTX. We only work with companies that agree to maintain strong confidentiality. We do not permit these companies to sell your information to third parties or use the information for any purpose other than intended. Credit Union of Texas is dedicated to protecting your privacy.

Ask About Our Tax Loan Special — Available Through April 17

We're offering a special Tax Time Loan so you can pay Uncle Sam! There is still time to take advantage of rates as low as 9.99%.*

*Annual Percentage Rate. Rates subject to credit approval and can change without notice.
For a term of up to 12 months. Maximum loan amount is \$5,000.
Repayment Example: 12 payments of \$87.89 per \$1,000 borrowed at 9.99%.

Frequently Called Numbers

All Departments	
Metro	972-263-9497
Toll Free	1-800-314-3828
FairLease	972-664-1088
FairHomes	972-705-4920
CUofTX Investment Services	972-263-9497
	Ext. 1546 or Ext. 3146
Statewide Insurance	1-888-772-7832
Ken Kleppe	972-235-0607

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Published by Credit Union of Texas
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Dallas, TX 75251-7028

Branch Offices

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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

Board of Directors

Ada Williams, *Chairman*

Gwinn Blankenship, *Vice-Chairman*

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

