

# Building Interest

SPRING 2011

Hit a Home Run  
with Our Auto Loan  
Rates This Season!

Celebrating  
80 Years  
by giving you  
80 Dollars!



## CC4\$ :- ) CHANGE CHECKING FOR CASH

If you do not already have a Credit Union of Texas checking account, **we'll pay you to switch!**\* That's right — in honor of our 80<sup>th</sup> anniversary, **we'll pay you \$80** when you open any new CUofTX Checking Account — we have six accounts to choose from...including **FREE Checking!** Just follow these simple steps:

- Open your new CUofTX Checking Account
- Get your CUofTX Debit Gold MasterCard® card
- Make 10 transactions per month

**Check it out!** Ask a CUofTX representative which checking account is the right fit for you and open your new account today! We'll make it easy to switch!

\*Membership eligibility required. Account approval required to open a checking account. Members with existing checking account(s) do not qualify. Free Checking refers to a monthly service fee. Minimum deposits may apply. The Free Checking account does not pay interest. Check order charges and non-CUofTX ATM fees apply. See fee schedule for full disclosure information. The new checking account must have an active Debit Gold MasterCard, as well as at least 10 monetary transactions per month. Cash bonus is subject to 1099-INT reporting and will be awarded in the 7th month of activity provided all requirements have been met. Certain restrictions may apply. Offer can be modified or revoked at anytime. MasterCard is a registered trademark of MasterCard International Incorporated. Offer ends May 31, 2011.

CREDIT UNION OF TEXAS  
CELEBRATING **80** YEARS  
1931 2011

## CREDIT UNION OF TEXAS ANNUAL MEETING

The CUofTX Annual Meeting will be **Tuesday, April 12, 2011 at 7:00 pm** with a **new format!** It will be a **business only meeting** at the CUofTX corporate office—8131 LBJ Freeway (near Coit Road at the High Five) without entertainment or cash prize giveaways. Instead, we will celebrate more members with more prizes throughout the year at Member Appreciation parties!

**TIP** Visit [www.cuoftexas.org](http://www.cuoftexas.org) for more information and driving directions to the Credit Union of Texas corporate office.

## MEMBER APPRECIATION PARTY—YOU'RE INVITED

Our Member Appreciation festivities kicked off at our Mesquite branch on Friday, March 18 and we have a lot more celebrating to do! Make plans to attend one of our upcoming parties. See the back page of this newsletter for a list of Member Appreciation party dates scheduled for 2011.

Member  
Appreciation



**PARTY!**

FEATURES

2 Download Your Allpoint  
ATM Locator App

3 Pay Your Tax Bill With  
Our Spring Tax Loan

4 Membership Appreciation  
and Shred Day Schedule

CREDIT UNION OF TEXAS

CREDIT UNION  
OF TEXAS

## SURCHARGE-FREE ATM LOCATOR— THERE'S AN APP FOR THAT

Did you know you can download a **Mobile Allpoint App** for iPhone®, BlackBerry®, or Android® devices and enjoy 43,000 surcharge-free ATMs in the palm of your hand? The applications can be downloaded from our website, [www.cuoftexas.org/locationsatm.html](http://www.cuoftexas.org/locationsatm.html), by clicking on the mobile app button or from iTunes, BlackBerry App World or Android Market.



- Designed unique to your phone's features
- ATM locator, using geo-locator—find the nearest location without entering your address or zip code
- Scroll through a list of the closest locations
- Overview Map and Directions
- Share feature to email or SMS locations

*\*Note: While all of these apps are free, your carrier may charge you for data service and/or SMS messaging.*



## SPRING IT ON—USED AUTO SALES EVENT

Credit Union of Texas has partnered with Enterprise Car Sales to bring you Blue Book® Trade-In Value on your vehicle PLUS \$500\* when you purchase a vehicle from Enterprise. And we'll make your first payment up to \$350!\*\* This can save you hundreds of dollars if you're looking to purchase a late model, used car, truck, mini van or SUV! Call (972) 263-9497 (option 2) to get pre-approved by CUofTX today and preview the great selection of used vehicles at [cuautodeals.com](http://cuautodeals.com).

\*Trade-In values obtained from © 2011 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. \*\*Vehicle must be financed using standard financing terms through the CUofTX to qualify for payment offer. CUofTX will make the first payment on the payment due date up to \$350 on member's behalf after vehicle is financed through CUofTX. Offer void when 7-day Repurchase Agreement is activated. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. The program is a direct loan program. The amount of the payment is limited and the payment is limited to \$350. It is limited to those credit union members only. Offers valid through April 30, 2011.

## HOW MUCH SHOULD I SAVE FOR RETIREMENT?

**"How much money will I need?"** That's probably the most common question asked by people saving for retirement. The earlier you begin to think about and plan for retirement, the more likely you are to reach your retirement goals. When saving for retirement, begin by asking yourself these questions:

- What kind of retirement do you envision?
- How long will your retirement last?
- How much have you saved so far?

The Financial Consultants at CUofTX Investment Services, available through CUSO Financial Services, L.P. (CFS),\* can help you figure out what you want your retirement to look like. Then, they can help you put together a savings strategy to help you save more effectively toward the kind of retirement you desire. To arrange a complimentary consultation with one of our financial consultants, visit [www.cuoftexasinvestments.com](http://www.cuoftexasinvestments.com).

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Credit Union of Texas has contracted with CFS to make non-deposit investment products and services available to credit union members.

**TIP** Visit the **Financial Planning Center** at [www.cuoftexasinvestments.com](http://www.cuoftexasinvestments.com) to get a quick analysis and summary of your current retirement savings plan.



## PAY YOUR TAX BILL WITH OUR SPRING TAX LOAN

If it's difficult this year to make that payment, use our **Spring Tax Loan!** While others charge outrageous interest rates, our Spring Tax Loan is a real value because you can **borrow up to \$5,000 for as low as 6.89% APR.\*** Call Lending Services at (972) 263-9497 (option 2) or visit a branch office to learn more.

\*Annual Percentage Rate. Offer subject to credit approval and can change without notice. The 6.89% rate is for 12 month financing and includes the rate discount of 0.10% for automated payment. Repayment Example: 12 payments of \$86.52 per \$1,000 borrowed at 6.99%. Offer ends April 30, 2011.

**TIP** Haven't done your taxes? CUofTX members **Save on TurboTax Products** or redeem a **\$30 Coupon on Jackson Hewitt Tax Preparation.** Get started now at [www.cuoftexas.org](http://www.cuoftexas.org).

## AUTO AND HOMEOWNER INSURANCE: YOUR QUESTIONS ANSWERED

For the last 10 years **Statewide Insurance Specialists**, an independent insurance agency, has partnered with Credit Union of Texas to provide our members **competitively priced** auto and homeowner insurance. Since education is your best defense when it comes to buying insurance, Statewide would like to answer some common questions on the topic. We hope you find this information useful as you search for the right insurance policy.

- **I've had some tickets or accidents, can I still get a quote?** Absolutely! Statewide represents many carriers that will take drivers with tickets or accidents and still provide you a competitive premium.
- **I rent an apartment and don't own a lot of stuff, do I need renters insurance?** Yes! Renters insurance will not only protect your contents (stuff) from theft or fire, but also covers you in the event you accidentally injure someone or damage their property. In addition, having both a renter and auto insurance policy may provide you significant discounts on both policies.
- **I own some jewelry, will my homeowner/renter policy cover the items?** Maybe! Each policy has specific limits of coverage for jewelry items. Depending upon their value you will want to consider purchasing a jewelry floater that will fully insure the items. Give Statewide a call at (800) 774-7222 and speak to one of their friendly, professional, licensed agents.
- **I own a motorcycle and boat/jet ski, can Statewide help me?** Absolutely! Statewide represents carriers that will provide you with a policy to cover all of the "toys" you may own. Statewide also can write your secondary/vacation homes, condo, rental properties, travel trailers, off-road vehicles and RVs.

Statewide represents over 25 insurance companies so that they can "shop" the competition to find an insurance policy that meets your unique needs. Some of the insurance companies represented by Statewide: Safeco, Travelers, The Hartford, Progressive, Republic, AIS Lloyds, Mercury, Foremost, Unitrin and many more.

**TIP** Request a **FREE Insurance Quote Today** — Call our Statewide representative, **Ken Kleppe** at (972) 235-0607, or go to [www.cuoftexas.org](http://www.cuoftexas.org) and click on the "Insurance Products" link. License # 7924

## GOOD SAVINGS HABITS START YOUNG

The **Dollar Dog Kids Club** is a great, fun way to help kids 12 and under learn about the importance of saving. Young account holders receive an Official Club Membership Card, a Savings Passbook, and can earn all kinds of Dollar Dog goodies. There are special events and Dollar Dog's Online Clubhouse is always open for learning, fun, coloring sheets and games.

Open a Dollar Dog account for a special kid in your life today by visiting an CUofTX branch office or call Member Services at (972) 263-9497 (option 3).



CREDIT UNION OF TEXAS—IT'S THE SMART CHOICE!

# WHAT YOU SHOULD KNOW



**Member Appreciation Schedule**—We look forward to celebrating with you at one of the upcoming Member Appreciation parties. All party stops will be from **11 am to 2 pm** and will feature food, fun and prizes. Join us!

- **Friday, April 1** — Richardson Branch — 601 N. Plano Rd.
- **Friday, April 15** — Lewisville Branch — 2525 MacArthur Blvd.
- **Friday, April 29** — The Colony Branch — 5204 South Colony Blvd.
- **Friday, May 6** — Rockwall Branch — 882 W. Rusk St.
- **Friday, September 16** — DeSoto Branch — 2828 Prince George
- **Friday, September 30** — Plano Branch — 7801 Coit Rd.
- **Friday, October 14** — Ross Avenue Branch — 4600 Ross Ave.
- **Friday, October 28** — Mt. View Branch — 3701 S. Walton Walker Blvd.
- **Friday, November 4** — Las Colinas Branch — 6000 Valley View Ln.

**Shred Days**—A shred truck will be on-site at all Member Appreciation parties! Bring your outdated personal documents along and have them securely destroyed by First Shred. **Free for members!**

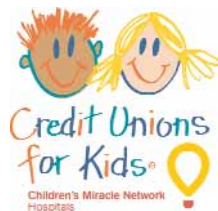


Please limit to five boxes/bags per member. Paper clips, staples and file folders are permitted, however cardboard boxes and plastic bags cannot be shredded.

**Safety at the ATM**—ATMs are a quick convenience, provided you take some simple precautions:

- Have your card ready—rummaging for your card could distract you
- Avoid using machines that are secluded or poorly lit
- Shield the ATM keypad so no one can see you enter your PIN
- Roll up passenger windows and lock doors at drive-up ATMs
- Put away your cash and card immediately
- Save your receipt and verify it with your statement
- Cancel your transaction and leave if you feel uncomfortable or see anything suspicious

**Help Change a Child's Life**—CUofTX is participating in **Change a Child's Life**, a coin drive benefiting Children's Medical Center in Dallas. Have change in your pockets or at the bottom of your purse? Stop by a branch and donate it for the kids. Cashing a check and getting coins back? Drop them in the change box and help children. Tired of all those pennies rolling around in your car? **Bring your extra change in through April 30<sup>th</sup> and donate to a great cause.** Every single penny helps! (One child's cancer treatment costs \$75,000 on average.)



**Like Us on Facebook**—Keep up-to-date on CUofTX news and events at [www.facebook.com/cuoftexas](http://www.facebook.com/cuoftexas).



## Holiday Closures

Memorial Day .....Monday, May 30  
Independence Day .....Monday, July 4

★ You can access your accounts 24/7 using Home Banking and Telephone Teller.

## Frequently Called Numbers

All Departments	
Metro .....	972-263-9497
Toll Free .....	1-800-314-3828
FairLease.....	972-664-1088
Auto Mall .....	972-301-1988
Auto Concierge .....	972-301-1VIP
Investment Services	
Conrad Bautista .....	214-818-3260
Marcus Stell.....	214-818-3261
Statewide Insurance.....	1-888-772-7832
Ken Kleppe .....	972-235-0607
CU Members Mortgage .....	1-800-607-3474
Michelle Wright.....	ext. 251

## Building Interest

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

## Board of Directors

Gwinn Blankenship  
Randall Chaddick  
Jerry D. Christian  
Márelou Cisneros  
William H. Cotton  
David Foerch  
Troy Mathieu  
Nellie Ruth Murphy  
Nancy Naylor  
Ada Williams  
Janie Worst

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



**Slide Into An  
Auto Loan Rate**

as low as

**3.04%**

**APR\***



**OUR AUTO LOAN RATES ARE A**

***Big Hit!***

**STEP UP TO THE PLATE  
AND GET A HOME RUN DEAL!**

**ALL★STAR  
AUTO EXPO**

Friday, May 13 • 11 am - 7 pm  
8131 LBJ Freeway • CUoFTX office building

Dealers will be on-site  
with All★Star Deals  
on Wheels!

Food • Fun • Prizes

**972-263-9497 | [www.cuoftexas.org](http://www.cuoftexas.org)**

\*APR=Annual Percentage Rate. Offers subject to credit approval and can change without notice. The featured 3.04% rate is for 36 month financing and includes the following rate discounts: 0.10% for automatic payment and 0.20% for a CUoFTX Advantage, Mature Options or Premier checking account. Repayment example: 36 payments of \$29.10 per \$1,000 borrowed at 3.04%. Speak with a member representative for full details.

*Batter  
Up!*

Ask About Our

**DEALER  
SPECIALS!**



The **Auto Market Dealer Network** can assist you with the purchase of a new or pre-owned vehicle. Below you will find a listing of participating dealerships that have committed to provide CUofTX members with **outstanding pricing** and **hassle-free service**. Call the **Auto Concierge** at **(972) 301-1VIP** to **schedule an appointment** with one of our Auto Market Dealer Contacts to receive great Auto Market pricing and promotional specials.

**BUICK**

Classic GMC Buick - *Carrollton*  
Bucky Davis, Bob Lackey  
(972) 242-4000

Sewell GMC Buick - *Dallas*  
Baden Rowland, Brad Mills  
(214) 350-8000

**CADILLAC**

Crest Cadillac Infiniti - *Plano*  
Daniel Durbin  
(214) 906-9450

Sewell Cadillac SAAB - *Dallas*  
Taylor Randall  
(214) 956-3670

**CHEVROLET**

Classic Chevrolet Hummer - *Grand Prairie*  
Eric Watson  
(800) 259-1200 ext. 7242

Huffines Chevrolet - *Lewisville*  
Ted Goldberg  
972-538-7106

Lakeside Chevrolet - *Rockwall*  
Russell Truett  
(972) 771-5311 ext. 211

Ray Huffines Chevrolet - *Plano*  
Charles Kurth  
(972) 867-4000

**CHRYSLER**

Huffines Chrysler - *Plano*  
Patrick Bennett  
(972) 867-6000

Huffines Chrysler - *Lewisville*  
Craig Given  
(972) 434-2288

**DODGE**

Huffines Dodge - *Plano*  
Patrick Bennett  
(972) 867-6000

Huffines Dodge - *Lewisville*  
Craig Given  
(972) 434-2288

**FORD**

North Central Ford - *Richardson*  
Debbie Griffin, Ken Griffin,  
John Henegan, Shannon Owens  
(972) 680-4634

Prestige Ford - *Garland*  
Anthony Roach  
(972) 742-2486

**GMC**

Classic GMC Buick - *Carrollton*  
Bucky Davis, Bob Lackey  
(972) 242-4000

Sewell GMC Buick - *Dallas*  
Baden Rowland, Brad Mills  
(214) 350-8000

**HONDA**

John Eagle Honda - *Dallas*  
Reatha Robinson, Benny Franklin  
(214) 904-3877

Lute Riley Honda - *Richardson*  
Marc Dupuy  
(972) 238-1700

Rusty Wallis Honda - *Dallas*  
Steve Coalson (new)  
Jeff Howard (pre-owned)  
(214) 348-7500

**HUMMER**

Classic Chevrolet Hummer - *Grapevine*  
Eric Watson  
(800) 259-1200 ext. 7242

**HYUNDAI**

Freeman Hyundai - *Irving*  
Terry Gibson  
(972) 815-2709

Huffines Hyundai - *McKinney*  
Shelby Sanderson  
(469) 525-4400

Huffines Hyundai - *Plano*  
Janie Harp  
(214) 770-4339

**INFINITI**

Crest Cadillac Infiniti - *Plano*  
Tim Walker  
(972) 673-1019

Sewell Infiniti - *Dallas*  
Timothy Key or Certified Sales Team  
(972) 455-6328

**JEEP**

Huffines Jeep - *Plano*  
Patrick Bennett  
(972) 867-6000

Huffines Jeep - *Lewisville*  
Craig Given  
(972) 434-2288

**KIA**

Huffines Kia - *McKinney*  
Shelby Sanderson  
(469) 525-4400

**LEXUS**

Park Place Lexus - *Plano*  
John Caran  
(972) 407-7000

Sewell Lexus - *Dallas*  
Mel Warren  
(214) 353-2105

**MAZDA**

Freeman Mazda - *Irving*  
Angela Seifried, Larry Chase  
(972) 815-2860

**MERCEDES**

Ewing Autohaus Mercedes Benz - *Plano*  
Tony Ortega  
(972) 599-0909

Park Place Mercedes Benz - *Dallas*  
Carolyn Slovick  
(214) 526-8701

**NISSAN**

Bankston Nissan - *Lewisville*  
Mark Roberts  
(972) 353-0233

**CUofTX AUTO MALL**

Ask for any Auto Mall Consultant  
(972) 301-1988

**SAAB**

Sewell Cadillac SAAB - *Dallas*  
Taylor Randall  
(214) 956-3670

**SCION**

Cowboy Scion - *Dallas*  
Donna Estep  
(214) 324-0411

Metroplex Scion - *Duncanville*  
Mark Johnson, Kirby Winters  
(866) 533-4455

Pat Lobb Scion of *McKinney*  
Anthony MacPherson, Robert Castle  
(214) 544-8696

Sport City Scion - *Dallas*  
Ed Allen  
(214) 282-5084

Scion of *Irving*  
Bill Vaughn  
(469) 446-2003

Scion of *Lewisville*  
Mike Warren  
(469) 671-5500 ext. 1419

Scion of *Richardson*  
Edward Giraldo  
(972) 238-4400

**TOYOTA**

Cowboy Toyota - *Dallas*  
Donna Estep  
(214) 324-0411

Metroplex Toyota - *Duncanville*  
Mark Johnson, Kirby Winters  
(866) 533-4455

Pat Lobb Toyota of *McKinney*  
Anthony MacPherson, Robert Castle  
(214) 544-8696

Sport City Toyota - *Dallas*  
Ed Allen  
(214) 282-5084

Toyota of *Irving*  
Bill Vaughn  
(469) 446-2003

Toyota of *Lewisville*  
Mike Warren  
(469) 671-5500 ext. 1419

Toyota of *Richardson*  
Edward Giraldo  
(972) 238-4400

**VOLKSWAGEN**

Rusty Wallis Volkswagen - *Dallas*  
Scott Pittenger  
(214) 349-5559

**VOLVO**

Park Place Volvo - *Dallas*  
Marianne Picca  
(214) 956-5500



Visit these dealers at the **ALL★STAR AUTO EXPO** on **FRIDAY, MAY 13, 2011!**