

## AT YOUR SERVICE

**Attention Student Members** — Students, you have until February 10, 2006, to submit your entry in our Member Scholarship Program. Applications and complete eligibility requirements are available at our branches and at [www.cuoftexas.org](http://www.cuoftexas.org).

**Seminars for Public School Employees** — If you plan to retire within the next five years, you should reserve your seat at one of our upcoming Pre-Retirement Seminars.

**Allen Retired Educators Assoc. of Frisco, McKinney and Collin Co.**  
**January 19** 4:30 p.m. - 7:30 p.m.  
 Lowery Freshmen Center, 120 N. Jupiter Rd., Allen, Texas  
 \*Barbara Flunker: 972-396-0018 or lanitarushing40@yahoo.com

**Dallas ISD**  
**February 4** 8:00 a.m. - 1:00 p.m.  
 DISD Administration Bldg., 3700 Ross Avenue, Dallas, Texas  
 \*Peggy: 214-821-8304; Myrtle: 214-376-0746; or Pauline: 972-226-1681

**Plano ISD**  
**February 11** 8:00 a.m. - 12:30 p.m.  
 Williams High School Auditorium, 1717 17th Street, Plano, Texas  
 \*Florence: 972-480-5303 or greg.simpson2@verizon.net

**Richardson ISD, Carrollton-FB ISD, DCCCD, and Region X**  
**February 25** 8:00 a.m. - 12:00 p.m.  
 RISD Administration Building, 400 S. Greenville, Richardson, Texas  
 \*RISD, DCCCD & Region X: 214-890-6989; \*C-FB ISD: 972-968-6225  
 (When leaving a message, be sure to spell your name and give your school district.)

**Giving Back to Our Community** — CUoFTX is flying with Dallas Maverick's Jason "Jet" Terry this season to assist Gilda's Club North Texas, a **FREE cancer support community** for men, women and children with cancer and those who love them. For every three pointer Jason makes, Terry and Credit Union of Texas will make a donation to Gilda's Club. For more information, please call Gilda's Club at 214-219-8877 or visit [www.gildasclubtx.com](http://www.gildasclubtx.com).



Living with cancer?  
Come as you are.™

**Join our New Travel Club** — As a member of the Travel Club, you will have access to some of the most popular vacation destination packages available at savings of up to **70% off**. And, just for joining the Club, you will receive **2 complimentary round trip airmiles**, from Fly Free America™, for your next vacation. Log on to [www.cuoftexas.org](http://www.cuoftexas.org) for the details.

## Holiday Closures

Martin Luther King, Jr. Day ..... Monday, January 16  
 President's Day ..... Monday, February 20

★ 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  
 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

## 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

1128 Randlett Street (drive-thru only)  
 Lancaster, TX 75146

7801 Coit Road  
 Plano, TX 75024

882 W. Rusk Street  
 Rockwall, TX 75087

## Board of Directors

Ada Williams, *Chairman*  
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This Credit Union is Federally Insured by the National Credit Union Administration.



# Building Interest

WINTER 2006

Tiers of Joy!  
Check out our  
Great CD Rates



## WE'RE GIVING YOU GREAT REASONS TO INVEST

### Tiers of Joy

Credit Union of Texas is giving you many reasons to jump for joy. Not only do we offer some of the **highest certificate rates** in the Metroplex, we also offer a variety of investment choices. Open a CD with as little as \$2,000 for terms of six months to five years. It's easy investing that's sensible and smart.

### Step-Up Your Rate

If rates increase during the term of your CD, you have the option to Step-Up\*\* to the new, higher rate on our 24, 36, 48 or 60-month CDs.

**4.40%** APY  
**24-month CD**  
 \$10,000 minimum to open

**4.90%** APY\*  
**60-month CD**  
 \$99,000 minimum to open

Minimum Deposit	6 month	24 month	36 month	48 month	60 month
\$2,000	3.35%	4.35%	4.50%	4.55%	4.70%
\$10,000	3.40%	4.40%	4.55%	4.60%	4.75%
\$25,000	3.45%	4.45%	4.60%	4.65%	4.80%
\$50,000	3.50%	4.50%	4.65%	4.70%	4.85%
\$99,000	4.00%	4.55%	4.70%	4.75%	4.90%

### Open a CD Online

Open a certificate with as little as \$2,000 through your Home Banking account, 24 hours a day. We also offer a wide variety of other federally insured CD options, with maturity dates from six months to five years. For a complete list of our current certificate rates and options, visit our rates section of [www.cuoftexas.org](http://www.cuoftexas.org). You can also call 972-263-9497 or toll-free, 800-314-3828.

\*All rates are expressed as Annual Percentage Yield (APY) and are accurate as of publication date. Rates are subject to change. Standard penalties for early withdrawal or cancellation apply.

\*\*Take one step up during the life of a 24, 36, or 48 month CD and two steps up during the life of a 60 month CD. Offer may be withdrawn at any time and is not valid on IRA CDs.

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

## FEATURES

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4 Scholarship Applications Are Now Available

CREDIT UNION OF TEXAS



## GET A HEAD START ON YOUR TAXES AND FINISH AT YOUR CONVENIENCE

TurboTax® Online<sup>SM</sup> lets you organize and complete your taxes easily and correctly. Step-by-step help and updated tax law information simplify your tax return and help you get the maximum refund you deserve.

- Start now and get an idea of how big your refund will be
- Finish your return at your convenience when you get your W-2s and final tax information
- 100% guaranteed calculations, audit risk alerts, and deduction checks give you confidence your return is right
- Relax knowing your tax data is protected
- Expertise over 10 million Americans rely on year after year—a reputation you can trust



## HOW TO CUT YEARS OFF OF YOUR MORTGAGE

Ever wish there was an easy way to cut years off of the life of your home loan? Sure, paying a mortgage is a whole lot better than paying rent, but most people would prefer not to have to pay either one. And the closer you are to the day your loan is paid off, the closer you are to being able to channel those funds into additional investments. So is there really an easy way to pay your home loan off early? Actually, there is. You already make 12 payments a year. What if you made 13, meaning one extra payment a year? It would **cut approximately 7 years off your 30-year mortgage**. But an additional payment is a stretch, isn't it? After all, where will you get the extra money? Actually, it's not quite that difficult. Because there are 52 weeks in a year, if you made half a mortgage payment every two weeks, you'd end up with 13 whole payments. Without even feeling it. The concept of a bi-weekly mortgage isn't a new one, but we want to make sure you know about it so you can take full advantage of this great tool.

For more information on bi-weekly mortgages or a free consultation to see if this plan will work for your situation, call the mortgage experts at **CU Members Mortgage** at 800-607-3474.

## RING IN THE NEW YEAR WITH A NEW HOME

If your New Year's resolutions involve a new home, take advantage of **\$500 off your new home closing costs** if you select a home from FairHomes. This is a limited time offer, so don't procrastinate too long! FairHomes offers newly updated homes at an affordable price for anyone wanting to upgrade their current home or get out of the renting game and become a homeowner. Our home experts will get you pre-qualified and explain the FairHomes benefits of no down payment, instant equity, reduced closing costs and great rates.

If you have been dreaming of a new home and desire to live in the Dallas/Fort Worth area, don't miss out on this special opportunity. Speak to our consultants about areas around town you are interested in, or take a look online at our current listing of houses on [www.fairhomes.org](http://www.fairhomes.org). The home of your dreams and the money to buy it are just a phone call or a click away.



## FIGHT BACK AGAINST TELEMARKETING FRAUD

Did you know that Americans lose more than \$40 billion dollars a year to telemarketing fraud schemes? These scams come in the form of investment opportunities, lottery winnings, multilevel marketing programs, work at home offers and other seemingly "get rich quick" types of schemes that promise high returns with seemingly low risk. The fraud perpetrators who operate these scams will usually call you directly or mail an official looking postcard that requests you to call 1-800 or 1-900 numbers. Unfortunately the only ones who profit from this activity are the bad guys, and in some situations, the consumer may actually end up in trouble with the law by engaging in the activity requested by the con artist.

In order to avoid becoming a victim, it is important to recognize the tell-tale signs of a probable scam:

- The offer sounds too good to be true. Remember the old saying "if it sounds too good to be true, it probably is" and use it as a guideline.
- The caller uses high pressure sales tactics. A fraudster will usually not accept no for an answer and even has a sensible sounding answer for your every hesitation, inquiry or objection.
- Insistence on an immediate decision. The swindler will often insist on a decision now by saying things like "This offer will expire soon."
- You are urged to provide money quickly.
- You are given no detailed written information. If the caller is requesting payment before providing any details in writing regarding the promotion or opportunity, be highly skeptical.
- You are told you have won a prize, but must pay for something before you can receive it.

If you happen to find yourself in a situation where it appears you have been defrauded, immediately contact your local law enforcement agency to report the situation. You should also file complaints with The Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)) and The Postal Inspection Service ([www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)).

It is important to remember that ultimately you have control of the situation. Hang up the phone or throw away the postcard and avoid becoming one of the thousands of individuals who are victimized every year.

**TIP** Keep up to date on the latest fraud and identity theft scams on our Web site [www.cuoftexas.org](http://www.cuoftexas.org)

## RESOLVE TO SAVE MONEY ON YOUR HOME AND AUTO INSURANCE

Now that the new year is here, lets look at saving money on your **auto** and **home** insurance. **Ken Kleppe** with **Statewide Insurance** would like to help. He has been helping members save money on their insurance at the credit union for over 16 years. Ken will take time to evaluate your current policy and make sure you have the coverage you need. It only takes a few minutes to compare policies, so give him a call at 972-235-0607. Take advantage of this free service and call today.



CREDIT UNION OF TEXAS—REAL SOLUTIONS!