

# Building Interest

WINTER 2009

Meet Your  
Board of Directors  
Nominees



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Whether you prefer to self-prepare online or work with a tax professional, we have a solution for you. To get started today, visit [www.cuoftexas.org](http://www.cuoftexas.org) or call 1-800-613-4406.

## UNINSURED DRIVERS SHOULD BE AWARE

The State of Texas has implemented a new technology program that allows law enforcement officers and designated state users to immediately verify whether a person has car insurance. If you don't carry the required insurance coverage, you will be in violation of the law. In addition, drivers stopped for a traffic violation in the City of Dallas who cannot show proof of auto insurance meeting state requirements will be issued a citation and will have his or her vehicle towed at their own expense.

The best way for you to protect yourself is to maintain valid auto insurance. Members can take advantage of some of the most competitive insurance rates available on **home and auto insurance** through **Statewide Insurance Specialists**. Contact **Ken Kleppe** at the Richardson Branch at (972) 235-0607 or **John Sheetz** at the Mesquite Branch at (972) 329-9181, or call their Service Center at (800) 399-0707.

*Statewide Insurance Specialists TX License 7924*

**FYI** Statewide Insurance is **saving our members an average of \$483.29 per year** over their previous policy premium. Request a free quote today at [www.cuoftexas.org](http://www.cuoftexas.org).

### FEATURES

2 Pre-Retirement Seminars for Public School Employees

3 Tips for Being Safe and Secure at ATMs

4 Board of Directors Nominees Announced

CREDIT UNION OF TEXAS



# CREDIT UNION OF TEXAS WILL HOST 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** sponsored by CUofTX.

## Dallas ISD

**January 24** 8:00 a.m. - 1:00 p.m. DISD Administration Bldg., 3700 Ross Avenue  
 \*Contact: Peggy: 214-821-8304; Myrtle: 214-376-0746 by January 16

## Retired Educators of Allen, Frisco, McKinney-Collin Co, & Allen ISD

**February 3** 5:00 p.m. - 8:30 p.m. Staley Middle School, 6927 Stadium Lane, Frisco  
 \*Contact Sandy Hansel at sandlot29@aol.com, 214-277-4587, or 972-347-1195

## Mesquite, Garland, Rockwall, Wylie, and Terrell ISDs

**February 21** 8:30 a.m. - 12:30 p.m. 2600 Motley Drive, Mesquite  
 \*Contact Sharon Roy at 972-270-4274

## Richardson ISD, Carrollton-FB ISD, DCCCD, and Region X

**February 28** 8:00 a.m. - 12:00 p.m. 701 W. Belt Line Rd., Richardson

## Plano ISD

**March 7** 8:00 a.m. - 1:00 p.m. PISD Admin. Bldg., 2700 W. 15th Street, Plano  
 \*Contact Carolyn Sterling at 972-227-9007 or Phyllis Pell at 972-424-5427

## CU OF TX DONATES \$10,000 TO DALLAS ISD SCHOOLS

Credit Union of Texas recently donated \$10,000 to benefit students and faculty of César Chávez Learning Center and Leslie A. Stemmons Elementary School. The donations were made following the announcement of Dallas ISD staff reductions due to the budget deficit for the 2008-09 school year. Employees from Credit Union of Texas work with these Dallas ISD schools as part of the Credit Union's Adopt-a-School program.

*"Our communities' well-being and success are important to the credit union," says Karen Coffey, Vice President of Marketing at Credit Union of Texas. "We are proud to offer this donation to our adopted Dallas ISD schools to help them out during this challenging time."*



Jennifer Oviedo, Sonia Alvarez, Susan Lewis, and Jennifer Ponce from the DeSoto branch presented Stemmons Elementary with a check



Michael King and Roslyn Harrell from the Ross Avenue Branch presented César Chávez Learning Center with a check

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## SAFETY FIRST: TAKE PRECAUTIONS WHEN USING AUTOMATED TELLER MACHINES

ATMs provide quick, convenient access to your accounts, but there are some safety precautions you should always take when visiting an ATM.

- 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 your car doors when using a drive-up ATM.
- Cancel your transaction and leave if you feel uncomfortable or see anything suspicious.
- Put away your cash and card immediately. You can count the money later.
- Save your receipt and verify it with your statement!



## JOIN US FOR SHRED DAYS

To help keep your identity safe, we will be offering two free shred days. CUofTX members will be invited to safely dispose of personal documents by a professional document management company at NO cost. This is a great way to protect yourself from identity thieves who commonly sort through trash for documents containing personal information. Start collecting documents you would like to shred and look for the dates, locations, and details on [www.cuoftexas.org](http://www.cuoftexas.org).



## GIVING OUR KIDS A FINANCIAL HEAD START

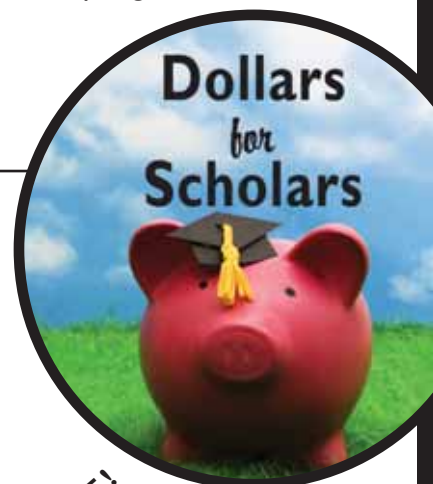


Learning about money doesn't have to be "ruff"... we can make it great if we celebrate enough! Your kids are going to have a howlin' good time learning how to save and manage money with an exciting new friend. There will be prizes, games, special events, and more.

If you have a child or grandchild under the age of thirteen, be sure to keep an eye out for our cool new kids savings club coming to Credit Union of Texas this spring!

## WE HAVE DOLLARS FOR SCHOLARS

Applications are now available for CUofTX's **2009 Scholarship Award**. Eligible applicants must be planning to attend an accredited college, university, or other institution of higher learning during the 2009-2010 academic year. Undergraduate or graduate students of any age are eligible. Go to [www.cuoftexas.org](http://www.cuoftexas.org) for more information and to download an application. Deadline is February 20, 2009.



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

# TAKE NOTICE



**Annual Meeting** — Please join us on **Tuesday, April 21, 2009** for the Credit Union of Texas Annual Meeting and election of three members on your Board of Directors. Look for more details on the meeting location in the spring newsletter.

**Nomination Procedures** — There will be no nominations from the floor and an election will not be conducted by ballot if there is only one nominee for each position to be filled. Nominations may be made by petition signed by at least five hundred (500) members. Each nominee by petition must submit a statement of qualifications and biographical data with their petition.

Nominations by petition must be received by the Office of the Secretary of the Board of Directors, P.O. Box 517028, Dallas, TX 75251, no later than close of business on March 12, 2009 to be validated. Official applications and petition forms may be obtained by calling Suzi James, Administrative Assistant, at (972) 301-1802.

**Meet Your Incumbents** — The Nominating Committee met on December 15, 2008 and voted to recommend the three incumbents for re-election.

**Jerry D. Christian** has been a member of the Credit Union since 1974 and a member of the Board of Directors since 1997. He worked for Irving ISD for 38 years and retired as Assistant Superintendent of Personnel & Administration. Jerry currently serves as President of the Irving ISD school board.

**Nellie Ruth Murphy** became a member of the Credit Union in 1959 and was elected to the Board of Directors in 1973. Mrs. Murphy worked for Dallas Public Schools for 28 years and retired there as an Executive Secretary.

**Judy Pouncey** has been a member of the Credit Union since 1963 and has served on the Board of Directors since 1981. She retired as Dean of Continuing Education after 19 years at El Centro College, Dallas County Community District.

**Change in Products and Fee Schedule** — Effective January 1, 2009, money orders will no longer be offered to our members. Cashier's checks will be available at a \$2.00 fee for amounts of \$1.00 - \$499.00 and a \$3.00 fee for amounts of \$500.00 and over. Members who have Advantage Checking, Premier Checking and Mature Options Checking will be charged only \$1.00 for any amount.

**Change in Hours** — Effective February 1, 2009, some of our lobby and drive thru hours will change. For a complete list of lobby and drive thru hours, please visit any Credit Union of Texas branch or our Web site at: [www.cuoftexas.org/locations.html](http://www.cuoftexas.org/locations.html)

## Holiday Closures

Martin Luther King, Jr. Day . . . . .Monday, January 19  
President's Day . . . . .Monday, February 16

★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  
CUofTX Financial Services . . . . .972-263-9497  
Ext. 1546 or Ext. 1246  
Statewide Insurance . . . . .1-888-772-7832  
Ken Kleppe . . . . .972-235-0607  
John Sheetz . . . . .972-329-9181  
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

Ronald Ballance  
Gwinn Blankenship  
Randall Chaddick  
Jerry D. Christian  
Márelou Cisneros  
William H. Cotton  
Nellie Ruth Murphy  
Nancy Naylor  
Judy Pouncey  
Ada Williams  
Janie Worst

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





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## YOUR AUTO CONNECTION



Drive by Credit Union of Texas first for all of your car shopping needs. We will help with the shopping, buying and financing!

**New & Used Auto Loans** — Our low rates and flexible payment plans may be the boost you need to close the deal. A variety of repayment terms and down payment options means we can design an auto loan to fit your budget. It's easy to apply. In most cases you may make an application and get your loan approved in just hours. Call **(972) 263-9497** to arrange your loan over the phone.

**FairLease** — Lease programs available through FairLease are unique and can provide savings between **25-40%** over traditional financing. One call to FairLease can wrap up your financing, payment options and delivery of your new vehicle. Call **(972) 664-1088** or visit **www.fairlease.org** and experience a lease that is **fast, friendly** and **fair!**

**Auto Mall** — Browse through our online inventory, 24/7, and you'll find quality pre-owned vehicles at credit union prices. All Auto Mall vehicles must pass rigorous mechanical and physical inspection before being accepted into our program. Visit **www.cuoftexasautomall.com** or call **(972) 301-1988** and let our no-pressure, professional auto consultants assist you with locating the vehicle that best fits your needs.

**Auto Market** — Network of area dealerships who have agreed to offer our members the best available pricing and a no-hassle experience. Simply schedule an appointment with the contact person listed on the back of this page to get the best available pricing and promotional deals!



Check out the list of **PREFERRED DEALERS**...ask for them to get the best deals!





# USE OUR AUTO MARKET DEALER NETWORK FOR A HASSLE-FREE AUTO BUYING EXPERIENCE

AUTO MARKET DEALER NETWORK

1. Call CUofTX Lending Services at (972) 263.9497, option 2, to get your loan pre-approved.
2. Make an appointment with the dealership contact listed below. Only the specific contact is authorized to give you the best available pricing and specials from that dealership.
3. Shop among the Auto Market dealers to ensure the best deal possible.
4. Contact CUofTX when you're ready to take delivery of your vehicle—we'll take it from there.

## ACURA

Vandergriff Acura - *Arlington*  
Donnie Kelley  
(817) 467-1000

## CADILLAC

Crest Auto Group - *Plano*  
Rob Laughon  
(972) 516-2306

Massey Cadillac - *Garland*  
Dominick Francone  
(214) 587-3000

## CHEVROLET

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

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*  
Ken Griffin, Debbie Griffin  
(972) 680-4634

## HONDA

John Eagle Honda - *Dallas*  
Benny Franklin, Anthony Hickman,  
Reatha Robinson  
(214) 353-3500

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

Rusty Wallis Honda - *Dallas*  
Anthony Smith, Bill Hunt,  
Christopher Conroy  
(214) 348-7500

## HYUNDAI

Freeman Hyundai - *Irving*  
Terry Gibson (972) 438-2121

Huffines Hyundai - *Plano*  
Shelby L. Sanderson  
(972) 867-5000; (214) 622-8704

## INFINITI

Crest Auto Group - *Plano*  
Rob Laughon  
(972) 516-2306

## ISUZU

Crest Auto Group - *Plano*  
Rob Laughon  
(972) 516-2306

## JEEP

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

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

## LEXUS

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

## MAZDA

Freeman Mazda - *Irving*  
Chin Wells  
(972) 438-2121

Town North Mazda - *Richardson*  
Greg Scott, Eric Boniol, Alex Tszang  
(972) 231-6370

## MERCEDES

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

## SATURN

Saturn of Mesquite  
Miki Hultz  
(972) 686-6200

## SCION

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

Metroplex Scion - *Duncanville*  
Mark Johnson, Wesley Rust, Aubrey  
"Bubba" Fitzgerald (972) 283-6318

Sport City Scion - *Dallas*  
Fred Price, Wendell Byrd  
(214) 543-4844, (214) 454-4161

Scion of Irving  
Bill Vaughn  
(469) 446-2003

Scion of Richardson  
Edward Giraldo, Randy Penn  
(972) 238-4400

## TOYOTA

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

Metroplex Toyota - *Duncanville*  
Mark Johnson, Wesley Rust, Aubrey  
"Bubba" Fitzgerald  
(972) 283-6318

Sport City Toyota - *Dallas*  
Fred Price, Wendell Byrd  
(214) 543-4844, (214) 454-4161

Toyota of Dallas  
Hardy Tadlock  
(972) 241-6655

Toyota of Irving  
Bill Vaughn  
(469) 446-2003

Toyota of Richardson  
Edward Giraldo, Randy Penn  
(972) 238-4400

## VOLKSWAGEN

Boardwalk Park Cities Volkswagen - *Dallas*  
Alan Brown  
(214) 561-8100

Rusty Wallis Volkswagen - *Garland*  
Jeff Howard, Tony Luu  
(214) 344-5559

## VOLVO

Volvo of Dallas - *Carrollton*  
Barry Pinlac, Chris Chiv  
(972) 428-1200

Volvo of Richardson  
Cliff Roberts, Bobby Edwards  
(972) 644-1700

