

Building Interest

WINTER 2012

Our Second
Branch Location
in Rockwall is
NOW OPEN!

MEMBER
DISCOUNTS



YOU DON'T HAVE TO PAY FULL PRICE FOR TAX HELP

Credit Union of Texas membership has a number of outstanding benefits. One that you can put to use this time of year is our special negotiated discounts from two of the leading tax preparation companies in America. Members **Save Now on TurboTax Products** or redeem a **\$30 Coupon on Jackson Hewitt Tax Preparation**. Choose the tax filing option that is best for you and finish your taxes today! To start your online tax preparation, click on the TurboTax link or Jackson Hewitt link on www.cuoftexas.org!

Get Started for Free!



Get a \$30 Discount!



TIP

You may need our routing/ABA number for your tax forms. **Our routing number is 311079306.** This number **followed by your full 13-digit account number** uniquely identifies CUofTX and is used for electronic processing, such as direct deposit.

TALK ABOUT DISCOUNTS

Say Hello to the Sprint Credit Union Member Discount Plan!

Credit Union of Texas is pleased to bring you major savings through the Sprint Credit Union Member Discount Plan for new and existing Sprint customers. Enjoy perks, benefits and discounts reserved exclusively for credit union members:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new accounts
- Waived upgrade fee

Available to new and existing Sprint members.

- Click www.SprintSave4CU.com
- Call 877.SAVE.4.CU. (877.728.3428)
- Visit your local Sprint retail location

Sprint



Just tell them you're a Credit Union Member to get this exclusive discount. Ask them to be attached to the NACUC_ZZM Corporate ID. What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

FEATURES

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CU of TX Mobile App

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Nominees Announced

CREDIT UNION OF TEXAS

TAKE ACTION IN THE NEW YEAR TO GET YOUR FINANCIAL PLAN IN ORDER



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January is a good time to take stock of your personal finances. One way to help decrease fear is to seek out the assistance of a financial professional at your credit union. With all the investment and savings options available today, staying on track to reach your financial goals might seem like a daunting task. As you prepare to review where you stand financially, it may be helpful to consult with an investment professional who can aid in making those informed decisions. With CU of TX Investment Services, available through CUSO Financial Services, L.P. (CFS)*, our broker-dealer, you can find out how the right investment approach can help you stay on track and reach your financial goals. Now is a great time to make an appointment with one of our CFS financial consultants located at the branch near you.

- **Conrad Bautista**, Financial Consultant
(214) 818-3260 | conrad.bautista@cusonet.com
Serving members at High Five-Dallas, Richardson, Rockwall (North) and Ross Ave. branch offices
- **Eric Shanks**, Financial Consultant
(214) 818-3263 | eric.shanks@cusonet.com
Serving members at the Irving/Las Colinas, Lewisville, Mt. View, Plano and The Colony branch offices
- **Marcus Stell**, Financial Consultant
(214) 818-3261 | marcus.stell@cusonet.com
Serving members at the DeSoto, Rockwall (South) and Mesquite branch offices

*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 to access a wide range of investment tools and to set up your financial health check up.

CU OF TX HAS GONE MOBILE

Credit Union of Texas has launched a mobile banking application with convenient, mobile access to the credit union from your iPhone, iPod Touch, iPad or Android smartphone. The **CU of TX Mobile app** is currently available for FREE through the Apple App Store and the Android Market.

To access your account via the CUofTX Mobile App, you must be enrolled in CUofTX's online Home Banking.

TIP Scan the QR code with your smart phone to get started!



SCHOLARSHIP APPLICATIONS ARE AVAILABLE

Credit Union of Texas is proud to offer four student members the opportunity to receive scholarships to further their education. Eligible applicants must be planning to attend an accredited college, university, or other institution of higher learning during the 2012-2013 academic year. Applications are **available now at www.cuoftexas.org**. Deadline is February 29, 2012.

GET THE FACTS BEFORE HEADING TO THE DEALERSHIP

Thinking about using your tax refund as a down payment on a car? Maybe you've already been to a few dealerships. Whether you plan to purchase or lease a vehicle, it's imperative that you know the facts. Buying a car can be a big commitment, and understanding the ins and outs of a car dealership will help you get the most bang for your buck. Here are three handy tips that will save you a bundle of time and money:



1. You have a right to know everything about any deal proposed to you. This includes the interest rate, residual value, trade-in value, down payment, upfront payment, purchase option fee, disposition fee, TT&L or any other hidden fees. If you're interested in a lease, learn about "cap cost" and "money factor." Then ask your dealer about their numbers, so you can check the math yourself.
2. Your credit history is your business. Dealers don't need to run your credit until after you've agreed to purchase or lease the vehicle. If they say otherwise, they're not telling the truth.
3. Your current car payment has no bearing on the value of the next car. Don't tell them. They want to know where your comfort zone is, so they can get more out of you.

TIP For more handy tips on leasing or purchasing a car, visit FairLease.org/tips.

RETIREMENT SEMINARS FOR TEACHERS

If you are a public school employee and plan to retire within the **next ten years**, you should reserve your seat at one of the upcoming **Pre-Retirement Seminars** sponsored by CUofTX. For more information and additional seminar locations, please **visit the School Zone on www.cuoftexas.org**.

- **Dallas ISD** (*all public school employees*) **January 28** — 8 a.m. - 1 p.m.
3700 Ross Avenue, Dallas - Ada Williams Auditorium
- **Allen ISD** **February 7** — 5 p.m. - 8:30 p.m.
Allen High School - 300 Rivercrest Blvd.
- **Richardson ISD/Region X** **February 11** — 8 a.m. - 12 p.m.
RISD Professional Center Auditorium, 701 W. Beltline Rd.

SECOND ROCKWALL LOCATION IS NOW OPEN

Our second branch in the Rockwall area opened for business on December 1st. The branch is located at **2914 Ridge Road** and features a drive-thru for your convenience. In celebration of the opening, Credit Union of Texas partnered with Rockwall County Helping Hands to offer our two Rockwall locations as collection sites for the annual Helping Hands Christmas Toy Drive. The generous donations from our members, staff and area residents made the holidays much happier for many Rockwall children.



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

TAKE NOTICE



Annual Meeting—Please join us on **Tuesday, April 10, 2012** for the CUofTX Annual Meeting and election of three members on your Board of Directors. Look for 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 1, 2012 to be validated. Official applications and petition forms may be obtained by calling Suzi James at (972) 301-1802.

Meet Your Nominees—The Nominating Committee met on December 12, 2011 and unanimously voted to nominate **Jerry D. Christian, Ronald W. Huber** and **Chris L. White** to serve 3-year terms.

- **Jerry D. Christian** is a member in good standing of the Credit Union and has been a member of the Board of Directors since 1997. He retired as Assistant Superintendent of Personnel & Administration for Irving ISD.
- **Ronald W. Huber** is a member in good standing of the Credit Union and was appointed to the Board of Directors in December 2011 to replace David Foerch. He is the President of RLM Risk Solutions, Inc. and has worked in the insurance industry for 17 years dealing with insurance and risk management for financial institutions.
- **Chris L. White** is a member in good standing of the Credit Union. He is the Director of Systems Engineering and Enterprise Tech Support at Verizon Business and has over 20 years of experience in information technology and financial management.

Financial Statements & Policies—Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents: Balance sheet and income statement; A summary of the most recent annual audit; Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and Internal Revenue Service Form 990. Depending upon the document involved, there may be a charge for copying.

Connect With Us—Find us on Facebook (facebook.com/cuoftexas) and follow us on Twitter (twitter.com/CUofTX) to stay up-to-date on Credit Union of Texas news and events.



Holiday Closures

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

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

Frequently Called Numbers

All Departments	
Metro	972-263-9497
Toll Free	1-800-314-3828
FairLease.....	972-664-1088
ReNew by FairLease	972-301-1988
Auto Concierge	972-301-1VIP
Investment Services	
Conrad Bautista	214-818-3260
Eric Shanks.....	214-818-3263
Marcus Stell.....	214-818-3261
Statewide Insurance.....	1-888-772-7832
Ken Kleppe	972-235-0607
Julia Hendricks	214-818-3264
CU Members Mortgage	1-800-607-3474

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

2914 Ridge Road
Rockwall, TX 75032

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

Board of Directors

Gwinn Blankenship

Randall Chaddick

Jerry D. Christian

Márelou Cisneros

William H. Cotton

Ronald Huber

Troy Mathieu

Nellie Ruth Murphy

Nancy Naylor

Ada Williams

Janie Worst

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



Auto Connection



SUPER LOW AUTO LOAN RATES CONTINUE

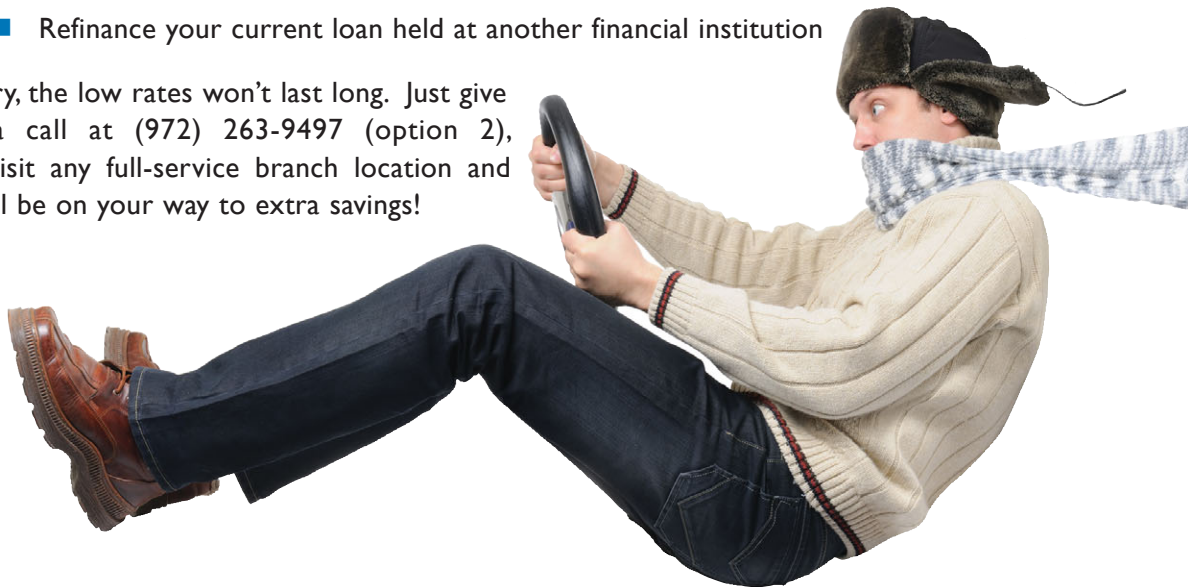
CONNECTION
TO
CONVENIENCE
ON
AUTO
CONNECTION

With Rates This Low, You'll Be in a Great Position to Buy a New Car.

Credit Union of Texas is offering great, low rates on car, truck or SUV loans—as low as **2.49% APR!*** Whether you're thinking of purchasing a new or used vehicle, or you want to refinance a high-rate loan from another financial institution, we've got a great deal for you!

- Rates as low as **2.49% APR***
- Other rates and terms available, up to 72 months
- Refinance your current loan held at another financial institution

Hurry, the low rates won't last long. Just give us a call at (972) 263-9497 (option 2), or visit any full-service branch location and you'll be on your way to extra savings!



*APR=Annual Percentage Rate. Offers subject to credit approval and can change without notice. Rate is based upon credit criteria. The 2.49% rate is for up to 63 month financing and cannot be combined with any other rate discount. Other rates and terms are available. Rate not available on existing credit union loans. Repayment example: 36 payments of \$28.86 per \$1,000 borrowed at 2.49%. Offer ends February 29, 2012.

NO TIME TO LOOK FOR A VEHICLE? HATE THE HASSLE?

Let the Auto Concierge do the legwork for you. We can help locate a vehicle, schedule appointments if you prefer, and even help arrange financing. You'll receive **free VIP service** from start to drive!

For the best possible deal and the ultimate in convenience, choose the Auto Concierge from CUofTX!
Give us a CALL...we'll handle it ALL!

AUTO
Concierge
972-301-1VIP

TIP If you are car shopping on your own, make sure you check out our **Auto Market Preferred Dealer Contacts** listed on the reverse for the best deals!



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

AUTO MARKET DEALER NETWORK

BUICK

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

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

CADILLAC

Crest Auto Group - Plano
Daniel Durbin
(214) 906-9450

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

CHEVROLET

Classic Chevrolet Hummer - Grapevine
Eric Watson
(214) 642-8803

Huffines Chevrolet - Lewisville
Ted Goldberg
(972) 538-7106

Lakeside Chevrolet - Rockwall
Terry Cavett / Danny Seed
(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 / Josh Dulock
(972) 434-2288

DODGE

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

Huffines Dodge - Lewisville
Craig Given / Josh Dulock
(972) 434-2288

FORD

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

Prestige Ford
Anthony Roach
(972) 742-2486

Sam Packs Five Star Ford - Plano
Rob Groves
(214) 604-2105

GMC

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

Sewell GMC Buick - Dallas
Brad Mills, Baden Rowland
(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
Lee Arter (new)
Mike Anderson (pre-owned)
(214) 348-7500

HYUNDAI

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

Huffines Hyundai - McKinney
Chris Entwistle, Shelby Sanderson
(469) 525-4400

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

INFINITI

Crest Auto Group - Plano
Tim Walker
(972) 673-1019

Sewell Infiniti - Dallas
Russell Crader
(972) 455-6397

JEEP

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

Huffines Jeep - Lewisville
Craig Given / Josh Dulock
(972) 434-2288

KIA

Huffines Kia - McKinney
Keith Grubb, Eric Gonzalez
(469) 525-4400

Southwest Kia - Mesquite
Harold Bennett
(405) 923-6453

LEXUS

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

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

MAZDA

Freeman Mazda - Irving
Larry Chase
(972) 815-2851

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

SCION

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

Pat Lobb Scion of McKinney
Anthony MacPherson, Robert Castle
(214) 544-8696, (866) 716-2529

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

SUBARU

Sewell Subaru - Dallas
Joe Shavor
(214) 902-6000

TOYOTA

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

Metroplex Toyota - Dallas
Wesley Rust, Mark Stoller
(972) 780-1166

Pat Lobb Toyota of McKinney
Anthony MacPherson, Robert Castle
(214) 544-8696, (866) 716-2529

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

Contact the dealer contact listed to get preferred pricing!