

Building Interest

FALL 2011

Score A
Great Deal At Our
Auto Loan Blitz!

Celebrating
80 Years
by giving you
80 Dollars!



CC4\$:-) CHANGE CHECKING FOR CASH

It pays to make an **UPGRADE!** In honor of our 80th anniversary, we'll pay you \$80 when you upgrade to or open a new Regular, Advantage, or Mature Options checking account and follow these simple steps:

- Establish your Regular, Advantage, or Mature Options checking account
- Have an active 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 upgrade your new account today!

*Membership eligibility required. Account approval required to open a checking account. Members with existing free checking must upgrade to a Regular, Advantage, or Mature Options account. Members without existing checking account can open any checking account excluding Free Checking. Minimum deposits may apply. Check order charges and non-CUofTX ATM fees apply. See fee schedule for full disclosure information. The 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 November 15, 2011.



SCORE A GREAT DEAL AT OUR AUTO BLITZ

Don't get sacked by high auto loan rates when you can tailgate with a better rate! Rush over during our Fall Auto Loan Blitz to catch rates as **low as 3.04% APR*** and no payments for up to 90 days!** You're sure to score a great deal! Visit a branch office or call lending services at (972) 263-9497 (option 2) for all the details.



*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%. **Deferred payment program is optional. Interest accrues from date of contract. Qualified borrowers only. First payment may be deferred up to 90 days and is dependent upon payment method, yours may be 90 days or less. Deferred payment not applicable to the refinance of an existing CUofTX auto loan.

BACK IN SCHOOL LOAN

Apply for our low rate loan to purchase any essential items you or your family might need now that school is back in full swing. We can help you cover the big ticket items like computers, printers, and books or items that add up fast like school supplies and clothes. Borrow up to \$5,000 for as low as **5.89% APR*** with a maximum repayment term of 12 months.

*APR=Annual Percentage Rate. Offers subject to credit approval and can change without notice. The 5.89% rate is for 12 month financing and includes the rate discount of 0.10% for automated payment. Repayment Example: 12 payments of \$86.06 per \$1,000 borrowed at 5.99%. Offer ends October 31, 2011. This is not a private education loan.

FEATURES

2 Make Your Loan or Lease Payment Using SpeedPay®

3 Protect Your Pad With Renters Insurance

4 Check Out Our Free Auto Concierge Service

CREDIT UNION OF TEXAS

CREDIT UNION
OF TEXAS

SHOP FOR ALL YOUR HOLIDAY NEEDS WITH YOUR CUofTX DEBIT GOLD MASTERCARD®



Shop for gifts for family, friends, and colleagues with your **Credit Union of Texas Debit Gold MasterCard—it's easy and convenient.** Your card is welcomed at more than 25 million places where Debit MasterCard is accepted. Just swipe your card, sign, and go—it's that easy. With each purchase you make, you'll have a record of the merchant name, the purchase date, and the amount spent listed on your monthly checking account statement to help you keep track of expenses and manage your budget. Your purchase amounts are automatically deducted from your account, so you will not incur any interest charges. So use your CUofTX Debit Gold MasterCard for all your holiday purchases.

TIP Use your eligible Credit Union of Texas Debit Gold MasterCard and save! Remember to visit mastercard.com/marketplace for savings & offers from your favorite merchants.

MasterCard is a registered trademark of MasterCard International Incorporated.

A SPEEDY WAY TO MAKE YOUR LOAN OR LEASE PAYMENT

Use our **Western Union SpeedPay®** option to make your CUofTX **loan** or FairLease **lease payment online** from any checking account at another financial institution or by using your credit or debit card. Enjoy the online convenience of SpeedPay for a small fee of \$7.50 and make sure your loan is paid quickly. This service is available 24/7 at www.cuoftexas.org.

REFINANCE WITH CUofTX AND SAVE

Don't remain idle when there's an easy way to turn your loan payment in a better direction. If you're paying too much for your loan at another financial institution, let us know. Chances are we can **lower your payment!** Refinancing your auto loan with CUofTX is quick, easy, and just a phone call away! Call the lending department at (972) 263-9497 (option 2).

MEMBER SCHOLARSHIPS

Each year CUofTX recognizes outstanding student members through its scholarship award. Scholarships are open to high school seniors, current college students, and members who want to further their education. Scholarship applicant (not applicant's parent) must be a member of CUofTX on or before December 1st before applying. Applications and additional eligibility requirements will be available on www.cuoftexas.org in December.

TIP Visit the **School Zone** on www.cuoftexas.org. Here you will find special student accounts, educational links, financial tools and fun for students!

LET'S GET SOCIAL

Want to keep up with the latest CUofTX news and let us know what's on your mind? If so, connect with us on the social network! Like us on **Facebook** (facebook.com/cuoftexas) and follow us on **Twitter** (twitter.com/CUofTX) to be notified of news and special events.



T
S
E
R
E
T
N
I
G
N
I
D
L
B

RENTERS—PROTECT YOUR PERSONAL BELONGINGS WITH RENTERS INSURANCE

Whether you're a student or a working professional, single or married, own many possessions or just a few—you can protect your belongings with renters insurance. If you thought you were covered by your landlord's insurance coverage, think again. Their policy only covers the building, not your belongings inside it. Renters insurance will protect your furniture, clothes, books and appliances from things like theft, vandalism, fire and falling objects.

Take a good look around your place and imagine if everything was stolen or destroyed. Could you afford to replace it all out of your own pocket? If not, renters insurance is probably a good idea. Our friends at Statewide Insurance Specialists have two branch representatives to personally assist you with your insurance needs. Contact **Ken Kleppe** at (972) 235-0607 or **Julia Hendricks** at (214) 818-3264 to request a free quote today.

License # 7924

TIP CUofTX offers a wide range of insurance products provided by respected insurers. Whether you're searching for insurance or simply want to compare rates and coverage, we make it easy for you. Visit www.cuoftexas.org and click on the **Insurance** link.

ENTERTAINMENT BOOK NOW ON SALE

Pick up the 2012 Dallas Entertainment® Book at a discount through Credit Union of Texas and save on dining out, travel, shopping, and much more. Books can be purchased at any CUofTX branch for only \$25 each. Now the Entertainment Book comes with bonus online coupons and a free mobile companion app. Proceeds from Entertainment Book sales at CUofTX benefit Children's Hospital Dallas.



MEMBER APPRECIATION PARTY—YOU'RE INVITED

Our Member Appreciation festivities took a short break during the most brutal Texas heat, but we have fired things up again for the fall. Make plans to attend one of our three remaining parties this year—we'd love to see you! All party stops will be from **11 am to 2 pm** and will feature food, fun and prizes. Join us!

- **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.



TIP **FREE Shred for Members!** A shred truck will be on-site at all Member Appreciation parties! Bring your outdated documents along and have them securely destroyed. Please limit to five boxes/bags per member.

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

AT YOUR SERVICE



MOBILE BANKING APP IS COMING—Get ready to use your Apple® or Android® device to quickly and securely manage your Credit Union of Texas accounts anywhere, anytime. For more detailed information about CUofTX Mobile, visit us online at www.cuoftexas.org.

SCHOLARSHIP AWARD—At a ceremony in August, we met Eli Rozenman, the recipient of CUofTX's donation to the Collin College Foundation Scholarship Award. Eli began his journey from Israel six years ago and is now a proud naturalized citizen of the United States. He's working toward achieving a bachelor's degree in computer science.



GROWING IN ROCKWALL—We will soon be expanding our service in the Rockwall area with a new full-service branch location. Stay tuned!

POCKET MONEY CONVENIENCE—Whether you're shopping online, sharing money with family, traveling or just managing your budget, there are so many uses for the **CUofTX Pocket Money stored value MasterCard®**, it could quickly become your essential everyday card. Call (972) 263-9497 or visit a branch office to order and/or reload your Pocket Money card.

FREE AUTO CONCIERGE SERVICE—If you're shopping for a vehicle, don't forget to call the Auto Concierge first! 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!



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.

UPDATE YOUR EMAIL ADDRESS—When you change your email, don't forget to notify Credit Union of Texas. You can make the update at any CUofTX branch office or by calling our Member Service Center at (972) 263-9497.

HOLIDAY CLOSURES

Columbus Day	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving	Thursday, November 24 and Friday, November 25
Christmas Holiday	Saturday, December 24 and Monday, December 26
New Year's Day	Monday, January 2, 2012

★Don't forget that you can access your accounts 24/7 online and by phone.

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
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

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.





AUTO BLITZ

Auto Rates as low as **3.04% APR***

and no payments for up to **90 days!****

Don't get sacked by high auto loan rates when you can tailgate with a better rate!

Rush over to Credit Union of Texas during our Fall Auto Loan Blitz.

You're sure to score a great deal!

www.cuoftexas.org

972.263.9497

Great rates • Flexible terms • Concierge service

*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%. **Deferred payment program is optional. Interest accrues from date of contract. Qualified borrowers only. First payment may be deferred up to 90 days and is dependent upon payment method, yours may be 90 days or less. Deferred payment not applicable to the refinancing of an existing CUofTX auto loan.

Equal Housing Lender | This credit union is federally insured by the National Credit Union Administration



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
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 / 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
Louie Moore, Larry Chase
(972) 815-2857

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!