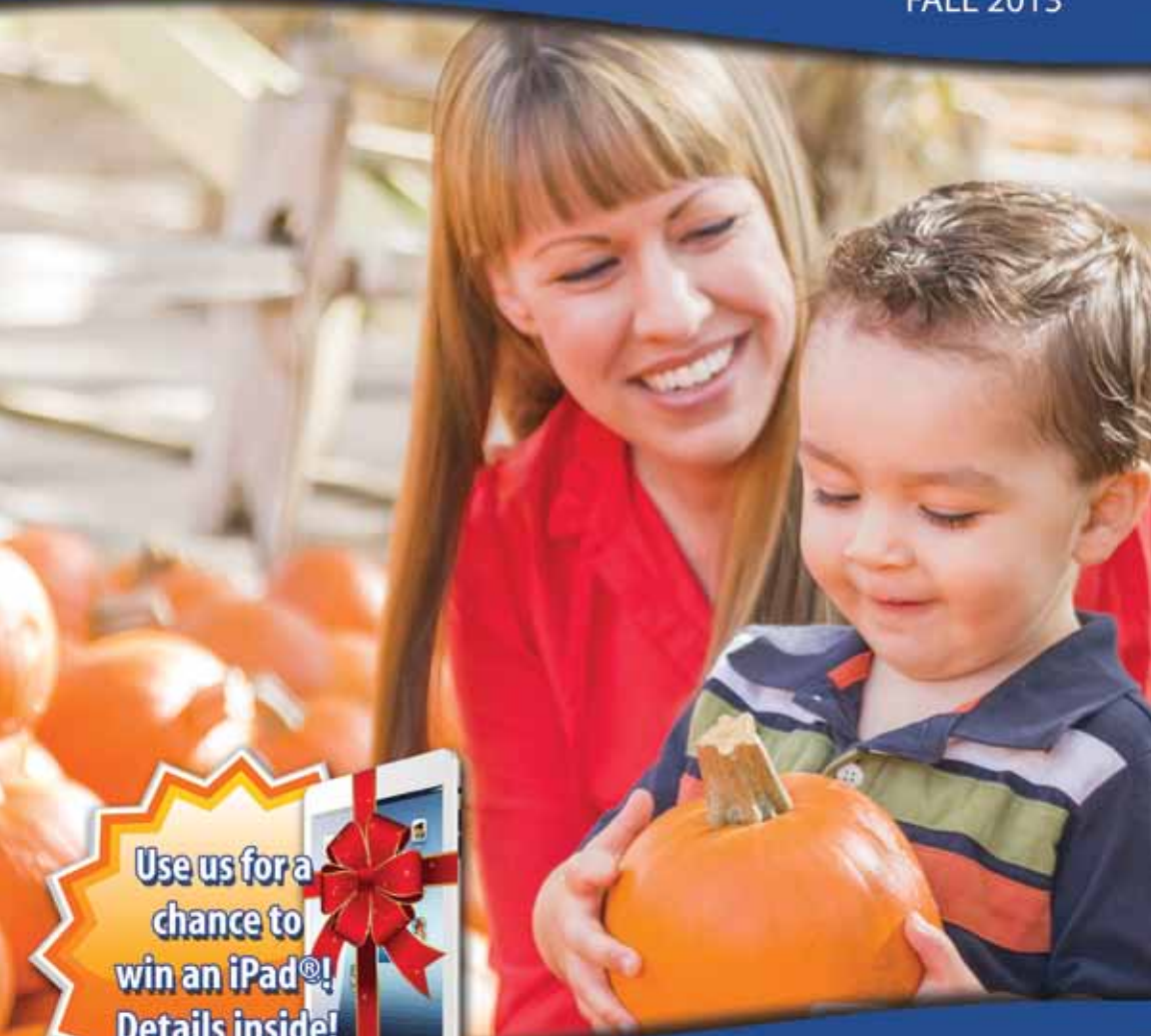


# InvesTexNews

FALL 2013



Use us for a  
chance to  
win an iPad®!  
Details inside!



**InvesTex**

CREDIT UNION

*Making Life Better since 1952*

Welcome StarTrust Members

Houston Housing Market Report

Skip-a-Payment this Holiday Season

iPrefer InvesTex Promotion

Signature Loan Promotion



## **We are excited to welcome StarTrust Federal Credit Union members to InvesTex Credit Union!**

Effective on June 30, 2013 (Financial Merger), StarTrust Federal Credit Union merged with InvesTex Credit Union. The combined organization is InvesTex Credit Union with approximately \$173 million in assets, 6 branch locations, and 27,000 members.

We have a shared vision to develop lasting relationships that promote our members' quality of life and financial well-being. The strength of both credit unions combined into one allows for efficient use of resources, great services for members, and other competitive advantages in the Houston market. Basically, more benefits for the combined membership driven by post-merger competitive strength.

Management and staff have worked diligently to securely merge StarTrust's member data into the InvesTex system. As of September 30, 2013, StarTrust members have access to their accounts on the InvesTex system and access to all InvesTex products and services including 5 additional branch locations, expanded hours of operations, and much more.

Our 6th branch, One Allen Center (Downtown), is located at 500 Dallas Street, Suite P-110, Houston, TX 77002 and is now available to all members. The Main office for InvesTex remains headquartered at 905 Aldine Bender, Houston, TX 77032. The main phone number remains the same; (281) 449-0109 or (866) 449-0109 toll-free. The email address continues to be [Info@InvesTexCU.org](mailto:Info@InvesTexCU.org).

All of us at InvesTex are excited about the opportunity to welcome StarTrust members to the InvesTex family. We look forward to providing the same friendly, personalized and efficient service to our new members. This newsletter includes multiple promotions and offerings that can truly save members time and money! We encourage you to visit InvesTex Credit Union's website ([InvesTexCU.org](http://InvesTexCU.org)) for updated information.

Together, we will continue to grow and expand relationships. InvesTex is dedicated to the highest quality service for its members, while maintaining a solid financial foundation. Our core values reflect the strong character of our members and our growing relationship with them.

Again, we welcome our new members! Thank you for your membership!

Sincerely,

Keith Kearney  
President / CEO



# Free Up Cash for the Holidays

## Skip-a-Payment

Here's your chance to skip your monthly loan payment(s) at InvesTex and have some extra cash for the holidays! Visit [InvesTexCU.org](http://InvesTexCU.org) or watch your upcoming statements for details on how you can skip your November 2013 or December 2013 loan payment(s).\*

\*Subject to approval. Not available on all loans. There is a \$25 fee charged (applied to the balance of each loan) for each loan that has a skip payment applied.



# iPrefer Promotion Returns



## Use Us for a Chance to Win an iPad®!

**InvesTex is giving away 10 Apple® iPads<sup>®1</sup> this holiday season; several per month. The more InvesTex products and services you use, the better your odds.**

**To enter, start using InvesTex products and services, prepare the entry form (found online at [InvesTexCU.org](http://InvesTexCU.org) or in an InvesTex branch), and bring to any InvesTex branch location. Good luck and happy holidays!**

### This Season's Great Deals:

- Special Signature Loan Rate Offer (good thru Jan. 31, 2014)
- Skip-a-Payment\* Offer (Nov or Dec 2013)
- Low 2.19% APR\* Vehicle Loan Rate (up to 48 mth term)
- Low 7.9% APR\* MasterCard Platinum Credit Card
- 3% Rate Reduction Offer
- Cut Your Loan Rate in Half

<sup>1</sup>Promotion valid Oct. 1, 2013 to Dec. 16, 2013. iPad® is a registered trademark of Apple, Inc. A monthly drawing for iPad® winners will be held at the beginning of each month for the preceding month's entries. A drawing for December entries will be held before Dec. 25, 2013. There will be 2 iPad® winners for Oct entries, 2 iPad® winners for Nov entries, and 6 for December entries. Winners will be notified within 30 days after each drawing. Chances of winning depends on the number of entries received. Can only win once. Only members 18 years and older may enter the drawing. Employees, board members and their family members are not eligible to win. Internal refinanced loans not eligible. To enter, bring this entry form into any InvesTex branch, or bring a letter stating you wish to enter the drawing along with your name, address and phone number. You need not open an account to be included in the drawing. (Required Regulatory Disclosure)

\*APR means Annual Percentage Rates. Rates and terms are subject to change without notice. Lone Star Rewards Discounts included (credit cards excluded). Risk Based Pricing Notice: The Annual Percentage Rates (APR) are quoted "low as" depending upon the applicant's individual credit history. Rates quoted are based on approved credit. Your APR may be higher based on your credit information obtained from consumer credit reporting agencies InvesTex uses. Credit card changes require 45 days advance notice. Skip-a-payment is not available on credit cards, student loans, mortgages, ready credit or home equity loans. Other restrictions may apply.



# Big Things Come in Small Packages

Save **BIG** on a Signature Loan  
Packaged with a Small Price

## Signature Loans

Be sure to take advantage of this **special promotional offer.\*\***

Available on Signature loan amounts of \$2,000 or more with a 24 month term. Use the funds for anything you want: vacation, holiday shopping, medical, home furnishings, landscaping, payoff credit cards or signature loans at other financial institutions. You name it!

Get more for less! Add an

**InvesTex MasterCard  
Platinum Credit Card**



packaged with a low **7.9%** APR\*

Rates as low as  
**2.99%**  
APR\*

and as high as only

**3.99%**  
APR\*

(24 month term)

\*APR means Annual Percentage Rates. Rates and terms are subject to change without notice. Risk Based Pricing Notice: The Annual Percentage Rates (APR) are quoted "low as" and "high as" depending upon the applicant's individual credit history. Rates quoted are based on approved credit. Your APR may be higher based on the credit information obtained from consumer credit reporting agencies InvesTex Credit Union uses.

\*\*Loan amount must be \$2,000 or more. Special rate is only available on 24 month term. No internal refinances. Offer is good through January 31, 2014. Loan amounts less than \$2,000 receive non-promotional rates published by InvesTex.

# Borrow Smart. Buy Smart.®

## We'll Make Your First Payment up to \$350!

Upon used vehicle purchase from Enterprise Car Sales.

**October 1 — December 31, 2013**

Call 866 449-0109 to get pre-approved by InvesTex Credit Union today!

Call 1 888 980-9377 or visit us at Enterprise Car Sales

Houston ..... 17724 Northwest Fwy.  
Houston ..... 14900 Gulf Fwy.



## car sales



Haggle-free buying. Worry-free ownership.\*

\*Vehicle must be financed using standard financing terms through InvesTex Credit Union to qualify for payment offer. InvesTex Credit Union will make the first payment on the payment due date up to \$350 on member's behalf after vehicle is financed through InvesTex Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 10/1/13 - 12/31/13. No cash advances. Offer not valid for previous Enterprise purchases. This offer cannot be combined with any other offer.

The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2013 Enterprise Car Sales. D07922 BSBS 4x5 AD 06/13 JH

Preview our great selection of quality used vehicles at  
[enterprisecarsales.com/investexcu](http://enterprisecarsales.com/investexcu)



## We Got It — Mobile Banking

The InvesTex Mobile Banking App is available 24/7. Access your accounts from the palm of your hand anytime, anywhere! FREE! Download the App today for either iPhone or Android Smart Phones.

### Monitor Your Accounts

Balances, Transaction History, Check Images

### Transfer Money

To/From Your Accounts or to other Member Accounts

### Deposit Checks

Deposit a check by taking a picture with your mobile phone

### Language Option

Select the language you prefer; English or Spanish

### Loan by Phone

You can't make it to the branch to apply for a loan? Simply use the App to call us. Save time and money.

### And Much More!

**Download the secure InvesTex Mobile Banking App, follow the simple and secure registration instructions, and start enjoying more convenience immediately!**



**COMING SOON**  
**Debit Card Rewards**  
**Sign and Save!**



## June-July-August 2013

- Contributed to the Aldine Scholarship Foundation/Aldine ISD Education Foundation Endowment Fund
- Donated Breakfast to Aldine ISD Pre-K Teacher Staff Development
- Delivered gift cards and bikes to Vines Pre-K Center/Aldine ISD
- Delivered gift cards and bikes to Hinojosa Pre-K Center/Aldine ISD
- Donated to the Helms Elementary/Houston ISD Science Extravaganza
- Participated in the Helms Elementary/Houston ISD Fiesta Patrias Celebration
- Donated for the Humble ISD Teacher of the Year Luncheon
- Sponsored the Park Lakes Elementary/Humble ISD 5th Grade Manners Banquet
- Sponsored table at the Humble High School Alumni Association Scholarship Dinner
- Sponsored the Humble High School Faculty Breakfast
- Donated check registers to Lakeshore Elementary/Humble ISD
- Sponsored the Klein ISD Education Foundation Diamonds and Denim Jubilee
- Sponsored the Klein ISD Diversity Calendar
- Donated math games to Bernshausen Elementary/Klein ISD
- Sponsored the Spring ISD Employee Recognition Banquet
- Donated gift cards and board games to Lewis Elementary/Spring ISD
- Sponsored the Tomball Memorial High School Faculty Breakfast
- Sponsored the Annual Tomball Night with the Greater Area Tomball Chamber
- Sold balloons for the Children's Miracle Network benefiting Texas Children's Hospital
- Participated in the YMCA Operation Backpack School Supply Drive
- Participated in the Star of Hope Mission Diaper Drive
- Participated in the Credit Union for Kids Volleyball Tournament
- A significant participant with The Houston Chapter of Credit Union's donation of \$100,000 to the Texas Children Hospital



## Important Information

### Get to Know Your Credit Union

As a member of InvesTex Credit Union, you are an owner and have the right to various information of your credit union in accordance to the Texas State Finance Code 15.4105. InvesTex produces an annual report that is made available during the annual meetings and in each InvesTex branch location. Below is a list of the information available to you to learn more about your credit union:

- Balance Sheet and Income Statement
- Overall Financial Condition
- List of the current Board Members and associated term expiration dates
- List of the current Management Team
- Bylaws and Articles of Incorporation
- Membership Information
- Services Offered

In accordance with section 122.107 of the Texas State Finance Code, you may request to view a summary of the most recent annual audit, the most recent statement of financial condition, the IRS Form 990, as well as any other documents you are entitled to possess. Be sure to pick up the latest annual report and visit our website on a periodic basis for updates on your credit union.

### Board Elections

Members seeking consideration for nomination by the Nominating Committee must submit a personal resume and completed and signed official Director Application and Agreement to Serve form. Official Director Application and Agreement to Serve forms may be obtained by contacting the credit union President at the credit union office which is located at 905 Aldine Bender, Houston, TX 77032, between the hours of 9:00 a.m. and 4:00 p.m. Monday through Friday. In order for an applicant to be considered by the Nominating Committee, all required forms must be returned to the credit union President prior to end of day November 22, 2013.

### Redesigned \$100 Note

The Federal Reserve Board recently announced that a redesigned \$100 note will begin circulating on October 8, 2013. The redesigned \$100 note introduces two new security features: the 3D Security Ribbon and the Bell in the Inkwell. It is not necessary to trade in your existing \$100 notes for new ones. All current U.S. currency remains legal tender, regardless of when it was issued. Learn more by visiting [www.NewMoney.gov](http://www.NewMoney.gov).



## Houston Housing Market Report

*The Houston Association of REALTORS® recently reported that the Houston real estate market sizzled this past summer. Sales were up in July for the 26th straight month.*



According to a monthly report prepared by the Houston Association of REALTORS® (HAR) as of July 31, 2013, home sales rose 23.3 percent year-over-year, with contracts closing on 7,704 single-family homes. That is the highest one-month sales volume of all time, demonstrating that the insatiable appetite of home buyers shows no sign of abating. But sellers are making some moves of their own. More homes were added to the market. Housing inventory ticked up from the 3.3-month supply recorded in June to 3.4 months.

The median price of a single-family home—the figure at which half the homes sold for more and half for less—rose 10.5 percent to \$187,760. The average price increased 13.6 percent year-over-year to \$260,968. Both average and median prices represent the highest ever seen in a July in Houston.

All housing segments experienced gains in the summer except for the under-\$80,000 market. Homes selling from \$250,000 through the millions registered the greatest increase in sales volume. “July was another off-the-chart month for home sales, and it really comes as no surprise given the additional job growth and other strong economic conditions that continue to draw more people to the greater Houston area,” said HAR Chairman Danny Frank with Prudential Anderson Properties. “Fortunately we are seeing more homes listed for sale, which should help bring the supply-and-demand scale into healthier balance as we enter the fall months when sales activity typically begins to slow down.”

With a strong housing market and historical low mortgage rates, now is as good of a time to buy and sell homes. Let InvesTex help assist you with your mortgage services. If you are selling, consider an InvesTex Home Equity loan to improve your home for the market. If you are looking for a new home, be sure you get pre-approved at InvesTex before you go shopping. Visit [InvesTexCU.org](http://InvesTexCU.org) for more information and to apply.

### Congratulations to Juan Maldonado for 10 years of service with InvesTex Credit Union.

Juan has worked in our IT (Information and Technology) department since beginning his career with us in August of 2003 and is currently our Assistant Manager of IT.



When Juan's not helping to serve our members and employees, he enjoys being outdoors, playing and watching sports, and spending time with his family.

We thank Juan for his dedication and commitment to serving the members of InvesTex and are proud he is a part of our TEAM!

**Download the New  
InvesTex Mobile  
Banking App!**



905 Aldine Bender Rd.  
Houston, TX 77032



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

## Holiday Closings

**Columbus Day**  
Monday, October 14th

**Veteran's Day**  
Monday, November 11th

**Thanksgiving**  
Thursday, November 28th  
Friday, November 29th

**Christmas Eve** (closing at 1 pm)  
Tuesday, December 24th

**Christmas Day**  
Wednesday, December 25th

**New Year's Eve** (closing at 1 pm)  
Tuesday, December 31st

**New Year's Day**  
Wednesday, January 1st

One Allen Center/Downtown:  
500 Dallas, Suite P-110  
Houston, TX 77002

NLW-Heights:  
1614 N. Durham  
Houston, TX 77008

Phone Number:  
281-449-0109

Tomball Parkway:  
24922 Tomball Pkwy.  
Suite 100  
Tomball, TX 77375

Cypresswood:  
230 Cypresswood Dr.  
Suite H  
Spring, TX 77388

Atascocita:  
5212 Atascocita Road  
Humble, TX 77346

Main Office:  
905 Aldine Bender Rd.  
Houston, TX 77032

Toll Free Number: 866-449-0109  
Fax Number: 281-449-3649  
Toll Free Audio Response: 866-298-4917  
Routing Number: 313082838

**Visit us online: [InvesTexCU.org](http://InvesTexCU.org)**

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