

InvestTexNews

FALL 2015



InvestTex
CREDIT UNION
Making Life Better since 1952

Fall Savings
Enjoy a Big Deal Day
EMV Debit Cards
Earn Reward Points
Smart Option Student Loans
Free Up Cash for the Holidays

Move Your Loans to InvesTex this Fall & Save!

Now is a great time to prepare for the holiday season and the added expenses the holidays bring by reducing your monthly loan payments. Pay down high credit card balances, free up cash, and save for the fast-approaching holiday season with these great offers from InvesTex:



Holiday Signature Loan Pick the amount that fits your budget Up to 24 months* 5.5% APR October 1 – December 31

A Signature Loan from InvesTex Credit Union gives you the freedom to do almost anything you please! Hurry, this offer expires December 31, 2015.

- Cover Holiday Expenses
- Consolidate Other Debts
- Home Improvements
- Vacation
- You Choose!



Cut Your Rate in Half

Refinance your vehicle or signature loan you have at another institution to InvesTex and cut your rate in half (not to go below our "as low as" rate per term).

7.9% APR¹ MasterCard Platinum Credit Card



- No Balance Transfer Fees!
- Transfer your current credit card balances into our low-rate Platinum MasterCard to pay off your balances faster.

The Savings Continue

- Same Low Rate on New, Used & Refinanced Vehicles
- No Payments for the First 90 Days²
- Skip-a-Payment Opportunities Twice a year²

*Maximum term of 24 months. Offer valid October 1st–December 31st. InvesTex reserves the right to change or cancel the promotion at any time without notice. ¹APR means Annual Percentage Rate. Rates and terms are subject to change without notice. Rates quoted are based on approved credit. Risk Based Pricing Notice: The Annual Percentage Rates (APRs) are quoted "as low as" depending on 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 reporting agencies InvesTex uses. Credit card changes require 45 days advance notice. ²Available on most loans and must qualify.

Enjoy a Big Deal Day!

**FREE Starbucks*
to start your day
and a Fantastic
Auto & Signature
Combo-Loan Deal to
Brighten Your Smile!**



Value is a Big Deal. InvesTex Credit Union has put together the best rates and the best value, all with a free Starbucks coffee.*

When you finance your new or used Auto Loan at InvesTex Credit Union not only will you have the opportunity to save on your monthly payment, you'll also be automatically approved for a Signature Loan,¹ based on the amount financed. Plus, receive a free \$10 Starbucks gift card with your combo auto-signature loan!*



Auto Loan Amount Funded	Signature Loan Amount Automatically Approved For ¹
\$15,000 - \$19,999	\$2,500
\$20,000 - \$24,999	\$5,000
\$25,000+	\$7,500

Auto Rates as low as	Special Signature Loan Rate
1.99% APR ² (36 month term)	6% APR ² for Signature Loans that are Automatically Approved with Funded Vehicle Loan. ¹ Terms of signature loan may vary.
2.39% APR ² (48 month term)	
2.59% APR ² (60 month term)	
2.89% APR ² (72 month term)	

See Our Website for Other Great Deals!

Apply online, or at a convenient location near you.

*Offer valid through December 31, 2015, or while supplies last. No purchase necessary. ¹Internal refinances not eligible. Upon approval of your auto loan, you may also qualify for a signature loan. Final rates will be based on your credit history and score. You have the option to accept or decline the signature loan. ²APR means Annual Percentage Rate. Rates and terms are subject to change without notice. Lone Star Rewards Discounts included. Risk Based Pricing Notice: The Annual Percentage Rates (APR) are quoted "as 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. Other terms and restrictions apply and are subject to approval.



New Corporate Office/Branch Coming Late Spring 2016

Groundbreaking for the new corporate office/branch took place on August 26th! The new office and full service branch with drive-thru lanes reflects the growth and success of InvesTex. The new location will be off the 1960 Bypass in Humble, just west of Highway 59/Interstate 69, between Lee Road and Kenswick Road.

The current main office branch at 905 Aldine Bender will continue operations even after the new corporate office and branch are opened.

Stay tuned for more updates, progress, pictures and more.



Ground Breaking, August 26th

★ **Main Office:**
905 Aldine Bender Road
Houston, Texas 77032

★ **Cypresswood:**
230 Cypresswood Drive,
Suite H
Spring, Texas 77388

★ **Atascocita:**
5212 Atascocita Road
Humble, Texas 77346

★ **Tomball:**
24922 Tomball Parkway,
Suite 100
Tomball, Texas 77375

★ **NLW-Heights:**
1614 North Durham Drive
Houston, Texas 77008

★ **Opening Late Spring 2016**
New Corporate Office/Branch
8404 FM 1960 Bypass West Road
Humble, Texas 77338



Exciting Enhancements Coming Soon!

Added Features, Greater Security, Better Functionality!

Keeping our systems updated to provide you with the latest features and highest security is a top priority at InvesTex.

We're planning to update the following services in early 2016:

- Online Banking & Bill Pay
- Mobile Banking & Check Capture
- 24/7 Automated Telephone System
- Data Processing System

By upgrading these services and systems, you'll be able to experience the latest enhancements. With the enhancements, the look of your statements and online banking experience will change. Stay tuned for more information and details in the coming months.

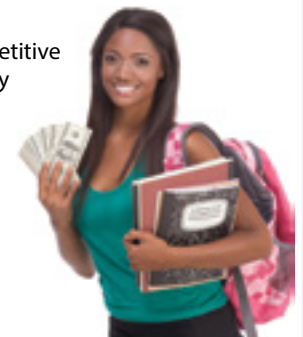
Smart Option Student Loan

The Smart Option Student Loan® for InvesTex Credit Union by Sallie Mae®

For borrowers attending degree-granting institutions, you can now pay for college the smart way with three great repayment options and competitive interest rates! This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

The Smart Option Student Loan® Features and Benefits:

- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates provides even more flexibility
- No origination fees and no prepayment penalty
- Rewards and interest rate reductions available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 100% US-based Student Loan Specialists



Get Started Today at InvesTexCU.org

One Allen Center (Downtown) Branch to Close Your Accounts Will Not Be Affected!

Brookfield Properties, the building management company of One Allen Center, is implementing extensive remodeling which will affect a number of tenants. Due to the changes, we will no longer have a downtown branch. **The branch will close October 31, 2015.** We will continue to serve our members through our remaining five branches – including The Heights Branch just down the road from One Allen Center – and our 24/7 services.

FREE 24/7 Access to Your Accounts

- Online Banking and Bill Pay
- Mobile Banking & Check Capture
- Online Loan Application
- eBranch
- 24/7 Automated Phone System
- And so much more!

EMV Debit Cards to Be Distributed this Fall

**Enhanced Security • Greater Fraud Protection
Easy Use Abroad**

Our Checking Accounts Carry the Weight of FREE!

We have a variety of checking accounts, all of which include:

- FREE Visa Debit Card (subject to approval)
- FREE Online Banking with Bill Pay
- FREE Mobile Banking App with Check Capture
- FREE eStatements
- FREE 24/7 Automated Phone System
- FREE Notary Service
- And More!



Discover the ITCU Checking Account that's perfect for you at InvesTexCU.org.

Swipe, Sign, Earn Bonus Reward Points!

Use Your ITCU Debit Card this October, November & December

From October 1 - December 31, 2015, you can earn 100 reward points when you register your ITCU Debit Card for the first time. Just follow these easy steps:



1. Register Your Card at www.uchooserewards.com
2. Use Your ITCU Debit Card and **Sign** for your Purchases (points received on signature based transactions)
3. Use Your ITCU Debit Card to Earn Points Every Time You Shop!

**EARN
100
POINTS**

Don't have a Checking Account and Debit Card with us? Get yours today to ensure you don't miss out on the chance to earn, reward points - redeemable for gift cards, travel, merchandise and much more.

Board of Director Retirees

Over the past couple of months, two of our long-time Board Members retired. We are forever grateful for their service and wish them all the best in their new pursuits.



Ellis Kuehn, Jr. retired from the Board in July after dedicating over 37 years to InvesTex. Mr. Kuehn's desire to help educators in the Aldine Independent School District with their financial needs inspired him to initially volunteer and serve. His strong belief in the credit union philosophy of people helping people has been evident throughout his tenure. Upon Mr. Kuehn's retirement, InvesTex created the "Ellis & Clydene Scholarship" which will be given annually in his and his wife's name. Additionally, InvesTex contributed to the Aldine Education Foundation in the name of Mr. Ellis Kuehn, Jr. Thank you for all that you have done to make InvesTex such a great credit union over the years!



Roy Smith retired from the Board in September after 25 years of dedicated service. His willingness to devote as much of his personal time as needed to ensure the members of the credit union have a first class organization and his support of the credit union's vision statement to develop lasting relationships that will promote the members' quality of life and financial well-being will surely be missed. In honor of his commitment to InvesTex Credit Union, a donation has been made to the Aldine Education Foundation in Mr. Roy's name. Furthermore, we presented gifts to Roy and his wife, Janet, engraved with dedication plaques acknowledging their service and support of the credit union. We thank you for your hard work and service over the many years!

**Make sure you
take the first step
in preparing for their future.**

George Torruella
Financial Advisor
SWBC Investment Services, LLC
Located at InvesTex Credit Union
281.506.1268
gtorruella@swbc.com

INVESTMENT SERVICES

The first step in starting your child's college savings plan is knowing the facts. We can provide you with the advice needed to develop a potential savings and investment program that encompasses the requirements of a college education.

Planning in advance for the cost of college tuition can give your child a head start toward reaching his or her future goals.

Call George to discuss your options. We can work together to examine your anticipated needs and the numerous plan options available to you.

Securities offered through SWBC Investment Services, LLC, a registered broker/dealer. Member SIPC & FINRA. Advisory services offered through SWBC Investment Company, a Registered Investment Advisor. SWBC Investment Services, LLC & SWBC Investment Company are not affiliated with this institution. FUNDS SHOULD NOT BE CONSIDERED A DEPOSIT OF OR GUARANTEED BY THIS INSTITUTION, MAY LOSE VALUE AND ARE NOT NCUSIF INSURED.



May-June-July-August 2015

- Attended Hinojosa EC Pre-K /Aldine ISD Business Partner Appreciation Reception
- Donated gift cards for teacher and student incentives to Lewis Middle/Aldine ISD
- Donated mouse pads to Ford Elementary/Conroe ISD
- Sponsored Park Lakes Elementary/Humble ISD 5th Grade Manners Banquet
- Sponsored the Humble High School Alumni Association Scholarship Banquet
- Sponsored Humble High School Faculty Back-to-School Breakfast
- Sponsored lunch for Ecobot Team at Hidden Hollow Elementary/Humble ISD
- Sponsored luncheon for Klein ISD New Teacher In-Service
- Sponsored Spring ISD Welcome Back Convocation
- Donated gift cards to Tomball Memorial High School/Tomball ISD
- Sponsored Tomball Memorial High School Faculty Back-to-School Breakfast
- Donated over 22,000 Academic Calendars to area school districts
- Volunteered with the Alamo Chapter of Credit Unions cleaning up after the Wimberley Flood
- Participated in the Star of Hope Diaper Drive
- Management Team volunteered at the Star of Hope
- Participated in the YMCA Operation Backpack School Supply Drive

Important Information

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 9:30am and 4:00pm. 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 by 4:00pm on Friday, November 13, 2015.

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

In accordance to 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.

Security Corner



Keep yourself and your identity secure with these tips and warnings.

Don't Open Emails You Don't Recognize

It's better to be safe than sorry. If you don't recognize the sender or if the message seems suspicious then don't open the email. Definitely don't click on any links. Doing so could put a virus on your computer which can lead to identity theft.

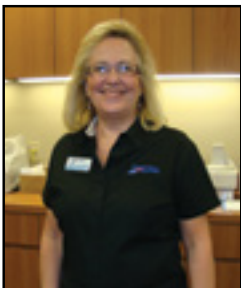
Be Cautious with Your Mail

Thieves are targeting mail boxes, looking for checks, personal information, or anything they could use for their gain. If you're mailing a payment, drop it off at the Post Office, or in a secure drop box for pickup. Get your mail from your mailbox as quickly as you can so you minimize the window of opportunity for thieves.

Change Your Passwords

Keeping the same passwords for a long period time can increase your exposure risk. Change your passwords every three to six months. Worried you won't remember your passwords? Create a password-protected document with a list of your passwords.

Employee Service Announcements



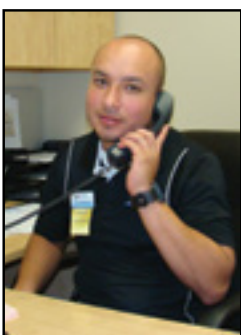
LAURA GUZMAN

Congratulations to Laura Guzman! May 23rd marked 10 years of service and commitment with InvesTex Credit Union. Laura has worked as a Branch Manager since beginning her career with InvesTex, currently serving members in The Heights community. Laura says she enjoys practical jokes and making others laugh. She spends her spare time with her grandchildren, but says she also enjoys dancing and new adventures. Thank you Laura for your dedication and commitment to serving the members of InvesTex!



GLENNITA STITH

Congratulations to Glennita Stith who celebrated 10 years of service with InvesTex Credit Union on June 27th. Glenny began her credit union career at the age of 21 in San Antonio, Texas as a teller. Since joining the InvesTex family she has worked in several positions and at many locations helping facilitate the needs of our members. Glenny and her husband, Terry, have two daughters, Teirra and Tianna, who are both in college pursuing their dreams. Glenny enjoys yoga, dancing, bowling, reading, and shopping. Thank you Glenny for your dedication and commitment to serving the members of InvesTex!



LUIS MONTOYA

Congratulations to Luis Montoya! July 8th marked 5 years of service and commitment with InvesTex Credit Union. Luis worked briefly as an MSR and an Assistant Branch Manager before his promotion to Branch Manager. He currently works at our Atascocita Branch serving members in the surrounding community. Luis and his wife Mary have 3 boys; Vince, Luis, and Lucas. He enjoys spending time at the beach, playing sports, jogging, outdoor cooking, riding bikes, and watching sports of all types. Thank you Luis for your dedication and commitment to serving the members of InvesTex!



SAMMIE FEGGINS

Congratulations to Sammie Feggins! August 16th marked 5 years of service and commitment with InvesTex Credit Union. Sammie works in our eBranch helping assist members with their financial needs by answering account questions and processing transactions; always with a smile members can hear through the phone! Sammie says she's a people's person and never meets a stranger. She enjoys dancing, sewing, and cooking. Thank you Sammie for your dedication and commitment to serving the members of InvesTex!

Free up Cash for the Holidays Skip Your Loan Payments

It's the time of year you've been waiting for! The skip-a-payment promotion continues to be a valuable incentive to the membership and we are excited to announce that the promotion will be offered again during the 2015 holiday season!

Visit InvesTexCU.org or watch your upcoming statements for details on how you can skip your November 2015 or December 2015 payments on loans you have at InvesTex.*

It's another great way to put cash back in your pocket for your holiday needs.

*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.



Get behind the wheel on a great deal.

We'll make your first payment up to \$350.¹

Open used vehicle purchase from Enterprise Car Sales and Financed with InvesTex Credit Union.

October 1 – December 31, 2015



Call 866-449-8109 or visit to get pre-approved by InvesTex Credit Union.

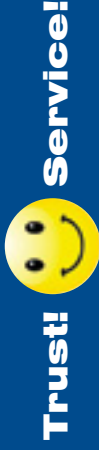
Preview our great selection of quality used vehicles at enterprisecarsales.com/investexcu

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

Houston 17724 Northwest Fwy. 713 927-7099
Houston 14900 Golf Fwy. 281 922-6870



*Vehicle must be financed using standard financing terms through InvesTex Credit Union to qualify for payment offer. Member assumes responsibility for making the first loan payment on the agreed due date. Enterprise Car Sales will reimburse up to \$350 of the first payment amount into your InvesTex Credit Union savings account. Please allow up to 4 weeks after vehicle is financed through InvesTex Credit Union for reimbursement to occur. Offer void when 7-day Repurchase Agreement is activated. Offer valid 10/1/15 – 12/31/15. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. Used vehicles were previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "E" logo, Enterprise and "Happier-Free-Easier-Worry-Free-Guaranteed" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. 002054 EWMS-1A2-0-15 06



InvestTex
CREDIT UNION

Making Life Better since 1952

905 Aldine Bender Rd.
Houston, TX 77032



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

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

Atascocita:
5212 Atascocita Road
Humble, TX 77346

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

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

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

Opening Late Spring 2016
Corporate Office/Branch
8404 FM 1960 Bypass West Road
Humble, TX 77338

eBranch

Phone:
(281) 449-0109
Phone Toll Free:
(866) 449-0109

Fax Number:
(281) 219-7664
Fax (Main):
(281) 449-3649

Visit Us Online:
InvestTexCU.org
Info@InvestTexCU.org

Routing Number:
313082838

24 Hour Services

Audio Response:
(281) 442-4917

Online Banking/Bill Pay:
InvestTexCU.org

Mobile Banking App:
Available for Download on
Apple & Android Devices

Visa Debit Card Activation/
PIN Changes:
(800) 757-9848

Lost/Stolen Visa Debit Card:
(800) 472-3272

Toll-Free Audio Response:
(866) 298-4917

Lost/Stolen Credit Card:
(800) 442-4757

Holiday Closings

Columbus Day
Monday, October 12th

Veterans' Day
Wednesday, November 11th

Thanksgiving
Thursday, November 26th & Friday, November
27th

Christmas Eve
Thursday, December 24th (Closing at 1 pm)

Christmas Day
Friday, December 25th

New Year's Eve
Thursday, December 31st (Closing at 1 pm)

New Year's Day
Friday, January 1st

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