

Trust, Character, and Integrity!

Your Credit Union is built on these core values.

Credit unions equal TRUST and that trust must be earned. We thank you for trusting us to handle your daily transactions and personal financial information. We take great pride in handling transactions with care, accuracy, efficiency, and most importantly with confidentiality.

The strong CHARACTER of our members and our growing relationship with them strengthens the organization as a whole. Member loyalty and commitment to choose InvesTex products and services enhances opportunities for all.

The INTEGRITY of InvesTex Credit Union is our value statement to the membership. We are committed to your financial strength and economic wellbeing. Integrity is the common bond of membership and the credit union industry.



Collectively, WE ARE INVESTEX! We are here for you! And we appreciate your membership.

Fall Season Returns! Great Rates Remain!

Drive Your Loans to InvesTex and Save

Start preparing for the holiday season today. Reduce monthly loan payments. Pay down high rate credit card balances. Free up cash and save with these great offers at InvesTex:

3% Vehicle & Signature Rate Reduction Program

Receive the lower of our calculated rate OR 3% less than the rate you are currently paying at another financial institution (rate cannot go below our "as low as" rate for the term requested).

Vehicle Loan Rates as low as:

- **2.69%** APR* (48 mth)
- **2.89%** APR* (60 mth)
- **3.69%** APR* (72 mth)

Signature Loan Rates as low as:

- **5.49%** APR* (6 mth term)
- **5.99%** APR* (12 mth term)
- **Extended** terms up to 72 months

7.9% APR* InvesTex MasterCard Credit Card

Transfer your current credit card balances into our everyday low-rate Platinum MasterCard to pay off your balances faster.



What's Inside

- Mobile Phone Fraud
- Credit Union Day
- Holiday Skip-A-Payment
- Trust, Character & Integrity

Open to read more.

Mobile Phone Fraud

Where did you get that app?

Experts project more fraud in the next 12 months as more financial institutions issue Android apps for mobile banking. A huge trending problem is with cyber criminals taking a legitimate app and “repackaging it” to include harmful malware for users to fall victim.

Currently, Google does not security-check apps (as Apple does) before making them available for download to phones. Google also does not require that all apps be distributed through only one (as Apple does), vetted source (The Apple App Store, for iPhones, iTouch, and iPads). Security experts such as Amit Klein, a manager of a Boston-based company in financial malware research, believe this will be a serious threat. Google is following the Microsoft model 10 years ago which was basically the bare minimum. With Google, anybody can upload an app to any site; legitimate or not.

According to Amit Klein, there are no known instances of financial apps being “repackaged” but there also is no reason to believe mobile banking apps are immune. More financial institutions are expected to roll out mobile banking apps which increase the opportunity for criminal activity.

Today, mobile companies are encouraging users to install an anti-virus app on all mobile devices; particularly Android phones and devices. Also, apps should only be downloaded from legitimate sources. If you don't know the source, contact the company that is offering the app and ask questions. Be cautious!

InvesTex is currently researching mobile banking products and security is the top priority. If you have a smart phone/device, you can gain access to your accounts by using your mobile devices browser and log into InvesTex Online Banking. Since this is the same site you use from a computer, it has the same multi-factor authentication and security.

Sources for this article were obtained from Credit Union Times, an industry publication.



Free Up Cash with Skip-a-Payment

It's that time of year you've been waiting for!

The Skip-a-Payment Promotion has grown to be a valuable incentive to your InvesTex membership. We are excited to announce that the promotion will be offered again during the 2011 holiday season!

Visit InvesTexCU.org or watch your upcoming statements for details on how you can skip your **November 2011** or **December 2011** payments on loans you have at InvesTex*.

It's an easy way to put cash back in your pocket for your holiday needs.

*Subject to approval. Not available on all loans. **There is a \$15 fee charged** (applied to the balance of each loan) for each loan that has a skip payment applied.



Community Corner

Your credit union continues to reach out to the community. Below are just a few community efforts InvesTex recently participated in (July 1, 2011 through September 30, 2011):

- Donated Academic Calendars to Aldine ISD, Humble ISD, Klein ISD, Spring ISD, and Tomball ISD
- Donated gift cards for the Aldine ISD Annual Administrators Conference
- Sponsored the Klein ISD Diversity Calendar featuring student artwork
- Sponsored the Lake Houston Area Chamber Stars and Strikes Bowling Tournament
- Donated goodie bags for the New Teachers of Tomball ISD
- Donated to the Lone Star College Annual Foundation Golf Tournament
- Donation made to the MacArthur High School Band/Aldine ISD
- Donated bikes to Timbers Elementary/Humble ISD
- Sponsored the Spring ISD Ministerial Alliance Luncheon
- Donated to the Lewis Elementary/Spring ISD Teacher Appreciation Luncheon
- Provided Breakfast for the Teachers and Faculty of Tomball Memorial High School/Tomball ISD
- Donated to the Klein ISD Education Foundation Fundraiser Raffle

Important Information

Get to Know Your Credit Union

As a member of InvesTex Credit Union, you are an owner and have the right to information about 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 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.

Accidental Death and Dismemberment Insurance

As a member of InvesTex, we protect you and your family with \$2,000 Accidental Death and Dismemberment Insurance coverage – at no cost to you. That’s right – no cost. All you need to do is accept the \$2,000 coverage when the offer comes to you in the mail. You’ve already taken the steps toward greater financial security by joining InvesTex. Now, take advantage of membership privileges when you register for your no-cost Accidental Death and Dismemberment Insurance coverage. Obtain additional coverage for a nominal cost.

We will send you additional coverage information in the mail over the next few months. For more information or to enroll today, call 1-800-860-7182, stop by any branch, or visit InvesTex Credit Union’s website.

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 the deadline which is the last business day (Monday – Friday) of November 2011.

YOUR CREDIT UNION: SAFE HARBOR IN FINANCIAL STORMS

It's unsettling to see major swings in the stock market, or to observe heated exchanges among political leaders about the best financial course for the country. Turmoil in the economy has many consumers feeling a bit sea sick. It's understandable that you might be concerned.

You can be reassured on one point, and that's the security and stability of your credit union and your accounts here.

Your InvesTex Credit Union savings are always insured to at least \$250,000, backed by the National Credit Union Administration (NCUA). Federal insurance protects your money in credit union share savings, share draft/checking, money market, share certificate, trust, and retirement accounts.

In addition, our strong capital position—a safety net of undivided earnings and other reserves—helps us weather challenging times. Further strengthening the credit union, federal and/or state regulators routinely examine our business practices to make sure we're observing safe and sound operations.

If you're concerned about your personal finances, an InvesTex Credit Union professional can help. Whether you'd like to review current loans to see about refinancing at better terms, or find out about savings plans that will help you attain your goals, we're here to help. InvesTex Credit Union has already helped many members during the economic downturn and painfully slow recovery.

Because InvesTex Credit Union is a financial cooperative, owned by you and other members, you are the beneficiary of lower rates on loans and higher yields on savings. National studies show that credit union member households, on average, are about \$154 a year ahead of other consumers.

Our credit union—your credit union—is strong when our members are strong. Together, we can make port safely even when the economy is in rough seas.

Copyright 2011 Credit Union National Association Inc. Information subject to change without notice. For use with members of a single credit union. All other rights reserved.



International Credit Union Day

October 20, 2011

At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in InvesTex Credit Union being established in 1952 as a financial cooperative rather than a bank. At a cooperative, you're a member/owner, not a customer.

In order to increase public awareness of cooperatives and promote their formation and growth, the United Nations General Assembly has designated 2012 as the International Year of Cooperatives (IYC) with the theme "Cooperative Enterprises Build a Better World." Credit unions around the world have taken that message to heart and adapted it for their International Credit Union Day celebration on October 20, 2011, which is the launch of the 2012 IYC.

Please join us to celebrate credit union history on International Credit Union day, Thursday, October 20, 2011. Visit one of our branches to learn more about the credit union difference.



InvesTex Credit Union's Diamond Anniversary

Next year, 2012, marks 60 years of service!

Your credit union was established in 1952 by W.W. Thorne, Superintendent of Aldine ISD at the time, with a vision to serve district employees and their families. As a Diamond represents the 60th Anniversary, your credit union has grown to represent significant value to many school districts, the Lone Star College, retailers, and many other businesses in a vast and multifaceted community. Members like you have helped this "Diamond" sparkle!

To thank you, we are planning to celebrate InvesTex Credit Union's 60th (Diamond) Anniversary throughout 2012. Look for details to follow in upcoming newsletters, our website, our lobbies, and other communications throughout 2012.

Thank you for your membership!

Fall rate article continued

½ off Origination Fee on InvesTex Mortgage Loans**

Plus, no loan rate lock on InvesTex Mortgage loans. Receive the lowest rate from the date you applied to the day before closing documents are prepared (if you close within 100 days).

Home Equity Loan Rates as low as 4.25% APR* (48 mth term)

Plus, no closing costs (on most loans).*** Transfer the equity in your home to cash. Take a vacation. Upgrade your home. Pay college expenses. The choice is yours.

More Ways to Drive In Good Savings

- Same Low Rates for New, Used, or Refinance Vehicles
- No Payment for the First 90 Days (on most loans and must qualify)
- Annual Skip-a-Payment Opportunities

Put it in gear and start the savings TODAY at InvesTex Credit Union!

*APR means Annual Percentage Rates. Rates and terms are subject to change without notice. Rates quoted are based on approved credit. Your APR may be higher based on your credit information obtained from consumer credit reporting agencies InvesTex Credit Union uses. **Offer is available on mortgage loans in which InvesTex is the owner. Good through 12/31/2011.

***Loan amount cannot exceed 80% of the collateral value, less outstanding liens. Generally (except for Title Policy and Appraisal costs), closing costs will be paid by the Credit Union; however, in some instances, certain other costs will be paid by the borrower.

**Free up cash with Holiday
Skip-A-Payment!**



Use a QR Code App
on your smart phone to
scan the image.



**ULTIMATE
TAILGATE**
USED AUTO SALES EVENT

**Investex Credit Union Members
Get great deals on used cars, including:**



\$16,999¹

¹10 Dodge Grand Caravan SXT
36,000 - 44,000 miles



\$14,197¹

¹10 Toyota Corolla LE 4dr
36,000 - 42,000 miles

**And, we'll make your first
payment up to \$350!²**

Upon used vehicle purchase from Enterprise Car Sales.

October 1 – December 31, 2011

Visit us at Enterprise Car Sales

Houston.....17724 Northwest Fwy.713 937-7099
Houston.....14900 Gulf Fwy.....281 922-6870



car sales



Haggle-free buying. Worry-free ownership.

¹Prices valid 10/1/11 - 12/31/11 and do not include tax, title, tags, processing fees of \$199 or less as required by state law, governmental fees, any emissions testing charges, and any finance charges if applicable. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchase by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ²Vehicle 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 from 10/1/11 - 12/31/11. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. 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. ©2011 Enterprise Car Sales. C00993 AdSeptember 9, 2011 4:18 PM KD

Preview our great selection of quality used vehicles at cuauto deals.com

Holiday Closings:

Columbus Day
Monday, October 10th

Veteran's Day
Friday, November 11th

Thanksgiving Holiday
Thursday and Friday
November 24th-25th

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

Christmas Holiday
Monday, December 26th

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

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

Atascocita:
5444 Atascocita Rd.
Suite 108
Humble, TX 77346

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

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

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

Phone Number:
281-449-0109

Toll Free Number:
866-449-0109

Fax Number:
281-449-3649

Audio Response:
281-442-4917

**Toll Free
Audio Response:**
866-298-4917

Website:
InvesTexCU.org

Routing Number:
313082838