

Strength in Members!

President's Message

We are a Credit Union! And more importantly, we are YOUR Credit Union!

We are not a bank and there is a significant difference. We are a not-for-profit organization, and we are not driven by the earnings' needs of stock holders. We are driven by your collective financial service needs and that of all of our members, and we work to exceed your expectations.

We realize each of you have choices, and as such, we sincerely appreciate that you have chosen us! In uncertain times, it is comforting to know that as a credit union, there is Strength in Members and together we have an institution in which we can be proud!

We are quickly approaching our 60th anniversary (October 2012) and are reflecting on our progress, growth, and the expanding strength of InvesTex Credit Union over the years. We have grown to over 21,000 members and are approaching \$100 million in assets thanks to the trust you have in us. We continue to offer the best loan rates, the best credit card, outstanding account services, excellent deposit rates, many free products and services, and a serious commitment to the success of our membership!

When we put a marketing promotion together, we always ask the question; how does this help our members? We work to keep products and services simple and helpful. The approach is fairly easy; the more financially sound the membership, the stronger the credit union! If our efforts are successful (and they have been) then members receive the value and the relationship builds. As you read through this newsletter, please note that credit union value comes in many, many forms; all of which are focused on the creation of mutual trust and shared success.

It is a pleasure to be able to share this message of strength with each of you given the many challenges facing our economy over the last few years and certainly continuing today. Each of us here appreciates your membership and your trust. At InvesTex Credit Union, we do make life better because there is Strength in Members!

I hope you enjoy the rest of your Summer, and wish you every success!

Keith L. Kearney
President/CEO



What's Inside

- Theme Park Discounts
- Houston "Staycation" Activities
- NLW Heights Grand Opening
- 2011 Scholarship Winners

New Signature Loan Rates

Nobody is Lower!

Speaking of great summer savings, take advantage of our new, low signature loan rates this summer.

Rates as low as:

- **5.49%** APR* for **6** months
- **5.99%** APR* for **12** months
- **6.99%** APR* for **24** months

Nobody has lower signature loan rates than this! Pay off a high rate credit card or another signature loan. Take a summer vacation. Purchase home furnishings. Upgrade your computer. Get Apple's new iPad 2. The choice is yours.

Enjoy the summer! Apply today!



Moving? Come to InvesTex for Your Mortgage Needs

3 Reasons to Check Out Our Mortgage Loans

1. Our 30 year fixed rate is just **4.375%** APR*, as of June 27, 2011 (rate is subject to change.)
2. **Receive ½ off Origination Fee** on our Mortgage Loans.**
3. **No Loan Rate Lock** on InvesTex Mortgages, you'll receive the lowest rate from the date you applied to the day before closing documents are prepared (if you close your loan within 100 days).

**Easy to
Apply
Online!**

*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. Credit card changes require 45 days advance notice. ** Offer is available on mortgage loans in which InvesTex CU is the owner. Good through December 31, 2011.

2011 InvesTex Credit Union Scholarship Winners



Connie Wang

Connie graduated from Clements High School/Fort Bend ISD and plans to attend Rice University and major in Medicine.



Charcarus Thomas

Chaq graduated from Wunsche High School/Spring ISD and plans to attend Morehouse College, majoring in Accounting.



Aaron Pontifes

Aaron graduated from Nimitz High School/Aldine ISD and plans to attend The University of Houston and major in Chemistry.



Galen Nailor

Galen graduated from Aldine High School/Aldine ISD and plans to attend Southeastern Louisiana University and major in Pre-Med.



Stancey Moore

Stancey graduated from Carver High School/Aldine ISD and plans to attend The University of Texas at Austin and will major in Architecture & Architectural Engineering.



Tyler Castleberry

Tyler graduated from New Caney High School / New Caney ISD and plans to attend Texas A&M University and major in Biomedical Sciences.

Community Corner

Your credit union continues to reach out to the community. Below are just a few community efforts InvesTex recently participated in (April 1, 2011 through May 31, 2011):

- Conley Elementary/Aldine ISD Career Day Speaker
- Donated for the Shotwell Middle School/Aldine ISD Saturday School Student Incentive Program
- Presented to the students of Houston Heights High School/Houston ISD on Personal Finance, Budgeting, Investing and Credit
- Donated to the Humble ISD Teacher Wish List Program through the Humble ISD Education Foundation
- Donated to the Humble High School/Humble ISD Project Graduation
- Donated pencils to Twin Creeks Middle School/Spring ISD for TAKS Testing
- Participated in the Spring ISD Education Foundation Grant Express delivering grants
- Judged Wunsche High School/Spring ISD Capstone Projects
- Sponsored the Spring ISD Employee Recognition Banquet
- Sponsored a table for the Spring ISD CTE Scholarship Luncheon
- Sponsored a table for the Lone Star College Annual Star Gala
- Sponsored a hole for the Aldine Council of PTA/M.B. Donaldson Scholarship Golf Tournament
- Donation made for the Humble Elementary/Humble ISD Super Kids Day Event
- Sponsored the Humble ISD Volunteers/Partners Appreciation Breakfast
- Sponsored a hole and team for the Humble High School Alumni Association Golf Tournament
- Donated to the Park Lakes Elementary/Humble ISD Teacher Appreciation Breakfast
- Sponsored a table at the Klein ISD Education Foundation Academic Banquet
- Participated in the Klein ISD Education Foundation Celebration Express delivering grants
- Donated to the Magnolia High School/Magnolia ISD Theatre Arts Department
- Sponsored the Spring ISD Ministerial Alliance Luncheon
- Donated to the Lewis Elementary/Spring ISD Teacher Appreciation Luncheon
- Participated in the Credit Union for Kids Golf Tournament
- Sponsored the Atascocita High School/Humble ISD Parent/Volunteer Appreciation Luncheon
- Sponsored the Park Lakes Elementary/Humble ISD 5th Grade Manners Banquet
- Park Lakes Elementary/Humble ISD Career Day Speaker

Refinance Vehicle Loan Rebate Promotion!

Refinance your vehicle loan from another financial institution to InvesTex and you're not only likely to save money, you'll gain some too!

Receive up to **\$100 Cash Rebate** when refinancing your vehicle from another institution to InvesTex¹ and/or

Receive a **\$50 Gas Card²** (some restrictions may apply)

3% Loan Rate Reduction

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

Rates as Low as

- **2.69%** APR* for 48 months
- **2.89%** APR* for 60 months

Don't wait! Start the application process today at InvesTexCU.org, at any one of our five branches, or by calling 281.449.0109. Hurry, this chance to save and gain ends August 31, 2011!

*APR is Annual Percentage Rate. 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 valid only on refinanced vehicles from other institutions, internal refinances do not qualify.

¹\$20,000 minimum loan amount to receive \$100. Receive \$50 for loan amount between \$10,000 and \$19,999.

²When you add credit life or disability insurance AND GAP or warranty protection to any loan \$5,000 or greater.

^{1&2}Offer valid 7/1/2011 to 8/31/2011.



Congratulations to the Drawing Winners



Congratulations to all the lucky members selected as winners in the “We’ve Moved, You Should Too!” drawing from March 1, 2011 through June 30, 2011. InvesTex gave away a total of \$3,500 in cash prizes and gift cards to 36 members during the promotion.

In celebrating our move to the beautiful new branch in the Heights area, members were eligible to enter the drawing by moving their financial relationships to InvesTex during the promotion.

We thank all members for participating. Enjoy the summer!



Discounted Theme Park Tickets

As a member, you can purchase discounted Theme Park tickets through our website, InvesTexCU.org. Enjoy discounts at SplashTown, Six Flags Fiesta Texas and SeaWorld San Antonio!

SplashTown – Only **\$23.58** (\$14 savings!)

Six Flags Fiesta Texas – Only **\$30.99** (\$24 savings!)

SeaWorld San Antonio – Only **\$47.99** (\$12 savings!)



NLW Heights Grand Opening

InvesTex members, board, management and staff celebrated the move to a beautiful new building in the Heights area during a Grand Opening on Saturday, April 16, 2011. Participants enjoyed fresh popcorn, drinks, lunch, give-a-ways, and music on a beautiful Spring day.


We want to thank Our Blok Heights for taking pictures and Gatlin’s BBQ for supplying lunch. Thanks to the staff for the support during the event and most importantly thanks to all the members who participated.

If you haven’t visited the NLW Heights branch yet, drop in during your next trip to the Heights area. The branch is open on Saturdays until 3pm.



Houston ‘Staycation’ Activities

As Texas’ largest city, Houston offers plenty to do and see for visitors and residents alike. In fact, a growing number of people are choosing to spend their vacation time at home; enjoying a ‘Staycation’.

With high gas prices, a ‘Staycation’ can save you money that you can use to tour the city, visit local attractions, or make improvements to your home. With InvesTex Credit Union’s low rate loans such as Signature loan rates as low as **5.49% APR*** for 6 months or **5.99% APR*** for 12 months, or a low **7.9% APR*** InvesTex MasterCard Platinum Credit Card, you will save during your ‘Staycation’ no matter what you do. 

We suggest you prepare for your ‘Staycation’ as if you are visiting another city. Get tour guides, maps, brochures and even coupons from local hotels. Get ideas by researching online at sites such as www.VisitHoustonTexas.com, www.CitySearch.com, or www.Yelp.com. Here are just a few ideas to consider during your ‘Staycation’:

See Where Texas Got Its Start

Visit the San Jacinto Monument and San Jacinto Battleground - the very place where Texas gained its independence by virtue of Santa Anna surrendering to Sam Houston.

Theater District

Did you know that Houston has the 2nd largest Theater District in the nation? Only New York’s Broadway District is larger than Houston’s Theater District. Enjoy a performance this summer.

Visit a Museum

With more than seven million annual visits, the Houston Museum District is one of the top cultural districts in the country. The Children’s Museum of Houston is ranked by MSN.com as the No. 1 children’s museum in the country. Houston museums are both educational and fun.

Shoot for the Stars

After playing an important role in the Space Race of the 1960s, Space Center Houston has become a popular tourist attraction. The center offers discounts during the summer months.

Water Parks

Stay cool this summer at Houston’s Splash Town or Galveston’s Schlitterbahn water parks. InvesTex offers discounted tickets to SplashTown and Schlitterbahn Galveston offers discounts on their website.

Restaurants

Are you a “foodie”? There are more than 8,000 restaurants in Houston. Plan to visit award winning restaurants including those visited by television food celebrities such as Food Network’s Guy Fieri.

Consider attending a sporting event or a local festival. Take a short drive to an outlying area. Go shopping at any of the local retail stores, malls or outlets. There is just so much to do in Houston. Whatever you plan to do, InvesTex CU is here to provide you financial support so you and your family enjoy your unique ‘Staycation’.

*APR means Annual Percentage Rate. 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.



**Check out our Refinance
 Vehicle Loan Rebate
 Promotion!**



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

SIZZLING SUMMER USED AUTO SALES EVENT

car sales
 enterprise

We'll Make Your First
 Payment Up To \$350!¹

Now through July 31, 2011

Ask for details

1 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 through 7/31/11. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer.

FREE
 Trade Appraisals
 July 16 &
 July 23
 Call InvesTex
 for details!

Holiday Closings:

LABOR DAY
Monday, September 5th

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