

We've Moved, You Should Too!

Move All Your Financial Relationships to InvesTex Credit Union



In celebrating our move to a beautiful new branch in the Heights area, we encourage you to save money and get a chance to win **CASH PRIZES**** by moving your financial relationships to InvesTex.

Vehicle Loan Rates As low As:

2.69% APR* (48 mth term) **2.89%** APR* (60 mth term)

3% Loan Rate Reduction-Take Advantage of This!

7.9% APR* **MasterCard Platinum**

And Much More



Move your financial relationships to InvesTex Credit Union for a chance to win cash and gift certificate prizes, 9 winners per month total, through June 30, 2011. Increase your chances to win with the more relationships you build with InvesTex. Get full details by visiting our website, lobbies, or over the phone. Move TODAY!



NLW Heights New Branch Celebration

Join the Excitement

Come join us as we celebrate our move to a beautiful new branch in the Heights on Saturday, April 16, 2011. We will commemorate the new facility with a ribbon cutting followed by light snacks, entertainment, and give-a-ways for the entire family.

WHEN: Saturday, April 16, 2011
WHERE: 1614 N. Durham Drive, Houston, TX 77008
TIME: 11am to 2pm

Membership has its privileges so make plans to bring the whole family to tour your new branch and celebrate success.

**Promotion valid March 1, 2011 – June 30, 2011. Drawing will be held at the beginning of each month, April-July, and a winner will be notified by phone within 30 days after the last day of each month. Chances of winning depends on the number of entries received. 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 in this newsletter, print an entry form from our web page, InvesTexCU.org, or obtain one at any branch location and turn the entry form into any ITCU branch. You may also 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. *Membership in InvesTex Credit Union requires a \$5 balance in a regular savings account and is based on eligibility. ITCU field of membership includes most of the people living and/or working in the geographic region of the Lone Star College System as well as the school districts in that region. This includes people who work or live within a 10 miles radius of our locations. You may also be eligible to join if you are an immediate family member or live in the same household as a current ITCU member.



What's Inside

- Theme Park Discounts
- Annual Meeting Reminder
- Skip-A-Payment
- Help Us Celebrate Youth!

Get Clicking to GoToMyCard.com

Need quick information about your InvesTex Credit Card? It's easy to obtain information, ask questions, or even make payments on your cards through the Internet. But is it safe? With other companies you just don't always know but with your InvesTex credit card the answer is "YES" when you use GoToMyCard.com.

GoToMyCard.com has Secured Socket Layer (SSL) technology with 128-bit encryption to ensure security. Feel safe from hackers when you need to view your account balance, available credit, recent transactions, and even submit questions and inquiries about your card. To register, just visit InvesTexCU.org and click on the "Credit Card Online" button on the home page.

Get clicking to GoToMyCard.com today!

Long-Term Care Insurance-Can You Predict the Future?

As the years go by, you simply never know when an illness or injury – including back or hip injury, heart attack, stroke, cancer or Alzheimer's disease – will require long term care. This is expensive care that is not covered by health insurance very well. Are you prepared to spend your life savings on such care?

"Won't the government cover me?" Don't count on it. Medicare is not designed for long term care, and Medicaid only pays once you have depleted most of your own assets. In fact, the government is encouraging people to plan carefully to cover their own long term care costs.

The good news is that there is still time to protect yourself with Long-Term Care Insurance. InvesTex Credit Union, working with CUNA Mutual Insurance Society, is making available a long-term care insurance program with features that include:

1. Member discounted premiums
2. Exceptional product features
3. Tax advantage premiums
4. Access to trusted long term care specialist
5. A range of flexible benefits

Get the facts before you make your decision. The time to make this important decision is right now while your health is good. To find out more about this program, call one of our licensed long-term care specialists toll-free at (800) 443-6003.

Long-Term Care Insurance is sold through CUNA Mutual Insurance Society. This insurance is not a deposit and is not federally insured or guaranteed by your credit union. CA Insurance License # OC97505.

Beware of Vishing: Technology Produces a New Fraud Threat

For all the benefits the Internet offers, one downside is how inventive identity thieves find new ways to use technology to hijack people's personal financial information.

You've probably heard of phishing, or using false e-mails that look like they came from a financial institution to trick people into supplying their account numbers, PINs, and passwords by following an Internet link. A new fraud threat, called vishing, is now on the rise.

Vishers use an innovation called Voice over Internet Protocol, or VoIP, to cover their tracks as they e-mail or call people pretending to be from their bank or credit union and ask for personal information. This new technology makes long-distance calling cheap for the thieves and easy to thwart caller ID and disguise identity and location.

To steer clear of vishing:

- Be suspicious of any e-mail or telephone call that asks you to phone the credit union, and double check the number listed in the e-mail or telephone message.
- Be skeptical of any caller who says he or she is from your credit union. Instead of supplying the requested information, hang up and call the credit union at this toll-free number: **(866) 449-0109**.
- Never give out your credit, debit card, or PIN numbers to anyone that calls you. We will never ask you for this information!
- Report any suspicious calls to the credit union so we can alert other members.

Community Corner

Your credit union continues to reach out to the community. Below are just a few community efforts InvesTex participated in the past three months (January 1, 2011 through March 31, 2011):

- Donated to the Aldine ISD Teacher of the Year Winners.
- Participated in the Texas Scholars Presentations at Grantham Academy & Lewis Middle/Aldine ISD.
- Sponsored a table at the Klein ISD Education Foundation Academic Banquet.
- Donated a printer to Magnolia High School Drama Department/ Magnolia ISD
- Donated to the Spring ISD Stampede/Superintendents Buyers Group for the Spring Tri-Club Livestock Show.
- Participated in the Tomball High School Job Fair/Tomball ISD.
- Sponsored the Greater Heights Chamber Annual Crawfish Boil.
- Donated to the Parkwood National Little League.
- Donated to the Aldine ISD Superintendents Buyers Group for the Aldine ISD FFA Livestock Show.
- Donated to the Humble ISD Superintendents/Board of Trustees Buyers Group for the Humble ISD Livestock Show.
- Donated to Park Lakes Elementary 5th Grade Manners Banquet/ Humble ISD.
- Sponsored the Spring ISD Ministerial Alliance Luncheon.
- Sponsored a table at the Lone Star College Foundation Star Gala.
- Donated gift cards for teachers & students at Grantham Academy/ Aldine ISD.
- Donated gift cards for teachers and bikes with helmets at Vines Pre-K Center/Aldine ISD.
- Donated gift cards for teachers and board games for students at Park Lakes Elementary/Humble ISD.
- Donated gift cards for teachers and board games for students at Nitsch Elementary/Klein ISD.



Important Information

Complaint Notice

This Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with InvesTex Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

- By U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699
- Telephone Number: (512)837-9236
- Website: www.tcred.state.tx.us

Get to Know Your Credit Union

As a member of InvesTex Credit Union, you are an owner and have the right to certain information about your credit union in accordance to the Texas Credit Union Department, Rule 91.310. InvesTex produces an annual report that is made available during the annual meetings and in each InvesTex branch location.

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 view. Be sure to pick up the latest annual report and visit our website on a periodic basis for updates on your credit union.

Fee Schedule Changes

As a non-for-profit financial organization, InvesTex Credit Union offers competitively priced products and services while paying competitive interest on deposits (Shares, Certificates, IRAs). Although the majority of income is generated from loan and investment interest, Fee Income assists the credit union to remain competitive. A copy of the new Fee Schedule, effective April 1, 2011, is available on our website and can be found at any one of our branch locations.

Say Goodbye to High Interest Rate Credit Cards

If you aren't carrying an InvesTex Credit Union credit card, you're likely paying higher interest and fees than necessary. With an InvesTex MasterCard Platinum credit card, you receive a low **7.9% APR***, no cash advance or balance transfer fees, and a host of card benefits included at no charge. It is a great credit card to carry!

In addition to your current benefits, check out these great new benefits you receive with our Platinum credit card!

Cell Phone Protection – Platinum cardmembers can be reimbursed for damage to or theft of their eligible cell phone when their monthly cell phone bill is charged to their card¹.

Auto Rental Collision Damage Waiver – MasterCard Platinum cardmembers now receive collision/damage waiver for damage due to collision or theft on most rental cars¹.

We're not like other card companies. So say goodbye to credit cards with high interest rates and hello to exceptional benefits and service. Stop in and visit with a member service representative or apply online today!

*APR means Annual Percentage Rate. Rates and terms are subject to change without notice. The APRs are quoted "low as" depending upon the applicant's individual credit history. The terms and amounts for which you qualify will be determined by your credit and capacity at the time of application. Other restrictions may apply. ¹Certain terms, conditions, limitations, and exclusions apply. Please see your Guide to Benefits for complete program details.



Discounts on Theme Park Tickets

It's that time of the year to plan for family fun in the sun. To help you save, InvesTex continues to offer you discounts on theme park tickets to SeaWorld San Antonio, SplashTown Houston, and Six Flags Fiesta Texas.

SeaWorld San Antonio is a 250-acre marine mammal park, oceanarium, and animal theme park. It is the world's largest marine-life theme park. The fun rides, refreshing water park, entertaining shows, and variety dining keeps bringing families to SeaWorld San Antonio year after year.



Six Flags Fiesta Texas is another great theme park that offers family fun for all ages. Fiesta Texas won the Golden Ticket Award for "Best Theme Park Show in the Country" for 10 consecutive years. Take the kids to Wiggles World, a section featuring children's rides, food stands with delectable treats, and an outdoor theater all themed around the popular show, The Wiggles. Or, soak up fun at the White Water Bay Water Park, FREE with park admission, that includes tube rides, slides and attractions for the whole family.



SplashTown Houston is a local water park to help you and your family stay cool this summer. Enjoy the thrilling new Stingray Racer, a water slide with 6 new slide lanes, or if you are ready for some excitement, ride the Texas Freefall, a five story heart pounding, side-by-side free falling slide. The park continues to offer their Wild Wave Pool that has more than a half-million gallons of water surge through the huge pool with plenty of wave-floating fun for the whole family. SplashTown Houston's season begins May 6, 2011.



Simply visit our website for a complete operating schedule and to purchase your discounted tickets - another great membership benefit at InvesTex.

Annual Meeting Reminder

WHEN:	Thursday, April 21, 2011
WHERE:	Strack's Restaurant (Banquet Facility)
TIME:	7pm
DINNER:	Dinner tickets available at all branch locations Adults \$7 Children \$4 (12 and under)



Skip Your May OR June Loan Payments

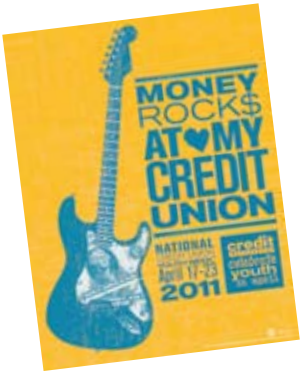
Free up cash for the summer! Here's a chance to skip your May 2011 OR June 2011 monthly loan payment(s) at InvesTex to temporarily free up cash for you and your family to enjoy the summer. Use the funds to take a vacation, purchase home furnishings, or whatever you and your family plan for this Summer. The choice is yours.

Skip-a-Payment request forms are available in your member statement, on our website, and in our lobbies. Simply fill out, sign, and return the form to any one of our branch locations.

*Skip-a-Payments are subject to approval. Not available on all loans. **There will be a \$15 fee charged** (added to the balance of each loan) for each loan that has a skip payment applied.*



Saving Money at Your Credit Union!



Visit InvesTex Credit Union the week of [April 17-23](#) and help us celebrate National Credit Union Youth Week. InvesTex Credit Union will show youth and teens how money rocks at the credit union.

Stop by any one of our five branches to learn more about what InvesTex has to offer the youth. Be sure to pick up information on programs such as Lil' Ropers and iMember. These programs teach young savers how to make good financial decisions.

And remember, InvesTex Credit Union membership is open to all your family members.

Cash in Your Wallet Year Round

Whenever you're ready, InvesTex will be there ready to save you money on your loans year round. InvesTex not only offers great loan rates throughout the year but spectacular wallet-friendly deals to help you free up cash and save.

7.9% APR* InvesTex MasterCard Platinum Credit Card

Transfer balances from high rate credit cards. Payoff balances faster. Use the low rate to pay for home improvements, furnishings, or take a vacation. The choice is yours.

3% Rate Reduction Refinance Program

Refinance your vehicle or signature loan to 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). Start the saving today by applying online.

Skip-a-Payment

Temporarily free up cash by skipping your loan payment(s) at InvesTex up to twice a year. Use the funds to take a vacation, pay off other loans, purchase home furnishings, or enjoy a vacation. The choice is yours. (Skip-a-payments are subject to approval. There is a \$15 processing fee per loan. Not available on all loans).

Same Rates for New, Used, and Refinanced Vehicle Loans

Did you buy a new or used vehicle and finance somewhere else? No problem. InvesTex offers the same low rate for new, used or refinanced vehicle loans. Refinance to save interest, lower payments, or change maturity terms.

No Payments for 90 Days

This is another popular offer at InvesTex throughout the year. Delay your first payment on your loans funded at InvesTex up to 90 days after origination. (Subject to approval. Not available on all loans).

*APR means Annual Percentage Rate. Rates and terms are subject to change without notice. The APRs are quoted "low as" depending upon the applicant's individual credit history. The terms and amounts for which you qualify will be determined by your credit and capacity at the time of application. Other restrictions may apply.



Say Goodbye to High Interest Rate Credit Cards



Spring It On with Enterprise Car Sales

Enterprise Car Sales is running a great used auto sales event through April 30th. When you purchase any Enterprise Car Sales vehicle with a trade-in, get the Kelly Blue Book trade-in amount plus \$500.

Plus, when you purchase an Enterprise vehicle and finance at InvesTex Credit Union, get a \$350 deposit in your account.

Enterprise Car Sales offers certified used cars, trucks, and SUVs, backed by a 12 month/12,000 mile power train warranty and 1 year AAA roadside assistance. Plus, Enterprise offers a 7 day Repurchase Agreement if you're not completely satisfied.

For more details and a current inventory list of vehicles, visit www.cuautodeals.com.

Locations

17728 Northwest Freeway
 (713) 937-7099

14900 Gulf Freeway
 (281) 922-6870



Welcome Our New Companies

Al's Formal Wear
 Mas Club

We look forward to serving you!

Holiday Closings:

GOOD FRIDAY
 Friday, April 22nd
 Closing at 1 pm

MEMORIAL DAY
 Monday, May 30th

INDEPENDENCE DAY
 Monday, July 4th

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 Audio Response: 866-298-4917
					Toll Free Number: 866-449-0109	Website: InvesTexCU.org
					Audio Response: 281-442-4917	Routing Number: 313082838