



# We're Moving!

*Our NLW Heights branch is relocating early 2011*



Construction plans are well underway on the new NLW Heights facility. InvesTex Credit Union broke ground August 2010 to build a new and improved branch in the Houston Heights area. Current branch operations at 811 North Loop 610 West will relocate to the new facility, less than 1 mile away, 1614 N. Durham, in early 2011 (January).

InvesTex began branch expansion in 2005 to support positive growth and membership needs. With the exception of the NLW Heights branch, all new branches were deployed in retail centers. The new facility will be the credit union's first free-standing branch expansion effort.

"This new branch was designed to represent the future of InvesTex Credit Union" explains CEO Keith Kearney, "and future branches will be built with a similar design promoting the InvesTex brand and ensuring the best service possible for its' members!"

Despite the recent recession, InvesTex Credit Union is enjoying tremendous success and is surging forward.

Visit our website for updates on our relocation plans. We look forward to inviting you to the Grand Opening!



The new branch will offer more amenities than the current location such as:

- Expanded drive-thru lanes
- Drive-up ATM
- Abundance of parking spaces
- A beautiful, new branch
- Continued great service
- And much more!

**New Address**  
**1614 N. Durham Dr.**  
**Houston, TX 77008**

## What's Inside

- Winter Skip-a-Payment
- Credit Union Day
- Enjoy Financial Freedom this Fall
- Plastic Card Security Protection



## InvesTex Partners with Aldine ISD to Support Historical Event

Aldine ISD is scheduled to open a new ninth grade campus and senior high school, currently under construction. The high school is scheduled to open in the Fall 2012; the ninth grade campus is slated to open Fall 2013. Both schools will be named after Air Force General Benjamin Oliver Davis Jr.; WWII commander of the “Tuskegee Airmen”.

General Davis served the United States with honor and distinction during an illustrious career, in times of war and peace. He was the recipient of the Air Force’s Distinguished Service Medal, the Army’s Distinguished Service Medal, the Silver Star, the Legion of Merit with two oak leaf clusters, the Distinguished Flying Cross, the Air Medal with four oak leaf clusters and the Army Commendation Medal with two oak leaf clusters.

He retired from the Air Force in 1970 at the rank of Lt. General, but in December of 1998, President Bill Clinton awarded him a fourth star raising him to the rank of full General making him the first African American full General in the United States Air Force. General Davis was the son of O. Davis Sr., a U.S. Army officer who retired at the rank of Brigadier General after a distinguished career of military service.

In honor of naming the two campuses after General Davis, Aldine ISD invited a group of the Tuskegee Airmen and family members of General Davis to visit the school district and attend commemorative events during October 2010. InvesTex Credit Union is extremely honored to partner with Aldine ISD by providing sponsorship funds in support of the Tuskegee Airmen’s visit.



## Free Up Cash with Skip-a-Payment

Back by popular demand!

The Skip-a-Payment Promotion has long been a valuable incentive to our members. We are excited to offer it again this holiday season!

Visit [InvesTexCU.org](http://InvesTexCU.org) or watch your upcoming statements for details on how you can skip your November 2010 or December 2010 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. Skip payments are not available on mortgages, home equities, student loans, or credit cards at InvesTex.



## 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 (July 1, 2010 through September 30, 2010):

- Donated storage bins to Humble Elementary/Humble ISD
- Sponsored the Tomball Night for the Greater Tomball Area Chamber of Commerce
- Attended the Elementary and Secondary New Teacher Orientations for Humble ISD
- Attended the New Teacher Orientation for Spring ISD
- Donated goodie bags for the Greater Tomball Area Chamber of Commerce New Teacher Welcome Reception
- Participated and sponsored the 1st Annual Lake Houston Area Chamber of Commerce Stars & Strikes Bowling Tournament
- Donated to the Grantham Academy/Aldine ISD Faculty Sunshine Fund
- Bronze sponsor for the Humble ISD Volunteers & Partners Conference
- Added Lewis Elementary/Spring ISD to our Adopt-A-School Program
- Sponsored a team in the Humble Girls Softball League
- Participated in the Credit Union for Kids Volleyball Tournament Fundraiser
- Donated to help bring the Tuskegee Airmen to Aldine ISD (see enclosed article for details)

## 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 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. 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 2010.

# Historically Low Interest Rates May Save You Money

Have you thought about refinancing your home loan?

Although the media makes it sound impossible to get a mortgage in today's economic environment, it's business as usual at your credit union. Rates have never been lower! Even if you haven't thought about refinancing, there are several reasons why it could be a smart move for you:

1. **To lower your interest rate.** For example; if your rate right now is 6.5% on a 30-year loan of \$175,000 mortgage and you refinance to 4.25%, your payment goes down from \$1,106 to \$861, saving you \$245 every month!
2. **To shorten the term of your loan.** If you're in a 30-year loan now, you might want to refinance to a 15-year loan so you'll be able to pay off the mortgage sooner.
3. **To refinance an adjustable-rate mortgage into a fixed-rate loan.** If you don't have a fixed interest

rate on your home loan, now is the time to refinance to take advantage of historically low rates and lock in at a rate that you know will never go up.

4. **Mortgage rates have never been lower!** Mortgage rates are subject to change daily, however as of September 28, 2010, the 30-year fixed rate at InvesTex Credit Union was 4.375% APR\* and the 15-year fixed rate was 3.75% APR\*.

Visit our website at [InvesTexCU.org](http://InvesTexCU.org) to get more information, use our helpful financial calculators, and apply online 24/7.

If you think you could benefit but just aren't sure what your next step should be, call us to schedule a free consultation with one of our helpful mortgage representatives.

\*APR means Annual Percentage Rate. Rates are subject to change daily.

## Enjoy Financial Freedom this Fall!

*Free up cash with our low rates*

### Here's How:

#### 3% Auto & Signature Loan Refinance

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)\*.

#### Auto Loans

- As low as **3.29%** APR\* - 48 months
- As low as **3.59%** APR\* - 60 months

#### 5.99% APR\* Signature Loans for 6 Months

- 12 month Signature Loans as low as **6.59%** APR\*
- Extended terms up to 72 months

#### 7.9% APR\* MasterCard Platinum

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

#### Additional Ways to Save

- Same Low Rate for a New or Used Vehicle (always)
- No Payment for the First 90 Days (must qualify)
- Annual Skip-a-Payment Opportunities

Start enjoying financial freedom today at InvesTex!

\*APR is Annual Percentage Rate. Rates and terms are subject to change without notice. The terms and amounts for which you qualify will be determined by your credit and capacity at the time of the application. Other restrictions may apply.



# International Credit Union Day

October 21, 2010

Why do 186 million people worldwide choose a credit union? Community commitment and trustworthy member service are among the many reasons. Combine that with the credit union philosophy of people before profits and it's no surprise that credit unions are the popular choice. On October 21, 2010, InvesTex Credit Union will join 54,000 credit unions from 97 countries and their 186 million members around the world to celebrate International Credit Union Day. Experience the credit union difference.

**LOCAL.  
TRUSTED.  
SERVING  
YOU.™**

InvesTex Credit Union continues to make a positive impact in the lives of our members and surrounding community by offering affordable rates and high quality services that earn their trust. Stop in at any one of our branch locations to learn more about the credit union difference.



## Plastic Card Security Protection

*Let's work together*

No matter where you shop (even online), you can feel confident using your InvesTex Credit Union debit or credit card because our plastic card program works to keep you safe with multiple layers of security such as fraud monitoring, zero liability, 3 digit security code and more.

But there are some steps you can take to help protect yourself as well. Some may seem like common sense, but it's important to keep them in mind.



General tips on card safety:

- Don't leave your card anywhere it could be easily taken (this includes the glove compartment of your car).
- Make sure you memorize your PIN.
- Shred documents that contain any personal or financial information before you dispose of them.
- Before shopping online, ensure your computer has up-to-date anti-virus and spyware software installed.
- Phishing – don't provide personal information such as account numbers, passwords or your Social Security number via email or by phone. We will never call you and ask for this information.
- If your card is ever lost or stolen, report it immediately to InvesTex during normal operating hours or call the following phone numbers after hours:
  - o Visa Debit Card - (800)472-3272
  - o Credit Card - (800)442-4757
- Review and reconcile your account statements on a regular basis.
- Check your credit report annually – visit [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Know who is on the other end of the phone or email.

By keeping these simple tips in mind, you can help us keep your card safe – at the store, online or anywhere else. For more information on fraud and security protection, visit the Federal Trade Commission, Consumer Protection page at [www.ftc.gov/bcp/consumer.shtm](http://www.ftc.gov/bcp/consumer.shtm).

**Check out our new  
branch!**



**We'll give you Blue Book<sup>®</sup> Trade-In Value  
on your vehicle PLUS \$500!<sup>1</sup>**

**Finance at InvesTex and receive a \$350 deposit!<sup>2</sup>**  
Upon used vehicle purchase from Enterprise Car Sales.

Visit Us At Enterprise Car Sales

Houston ..... 17728 Northwest Fwy..... 713 937-7099  
Houston ..... 14900 Gulf Fwy. .... 281 922-6870



<sup>1</sup>Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles other than used passenger vehicles or light duty trucks, vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid through 12/31/10. <sup>2</sup>Enterprise will deposit \$350 to your InvesTex Credit Union share account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. Cannot be combined with other offers. Offer only good on Enterprise Car Sales vehicles. The "e" logo, Enterprise, and "taggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2010 Enterprise Car Sales. B01097 Ad September 14, 2010 10:01 AM KD

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**Holiday Closings:**

**COLUMBUS DAY**  
Monday, October 11th

**VETERANS DAY**  
Thursday, November 11th

**THANKSGIVING**  
Thursday, November 25th  
and Friday, November 26th

**CHRISTMAS EVE**  
Friday, December 24th – close at 1 pm

**CHRISTMAS DAY**  
Saturday, December 25th

**NEW YEARS EVE**  
Friday, December 31st - close at 1 pm

**NEW YEARS DAY**  
Saturday, January 1st

**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

**North Loop West:**  
811 North Loop  
Frwy West  
Houston, TX 77008

**Phone Number:**  
281-449-0109  
**Toll Free Number:**  
866-449-0109  
**Audio Response:**  
281-442-4917

**Toll Free  
Audio Response:**  
866-298-4917  
**Website:**  
[InvesTexCU.org](http://InvesTexCU.org)  
**Routing Number:**  
313082838