

# How Do You Know if You Are Involved in a Check Fraud or About to be Scammed?

Fraudsters take advantage of innocent consumers daily through check, ATM (automated teller machine), and Internet scams. These scammers use the latest technology to make it difficult to detect and prevent their efforts. Knowing the latest trends in the scamming industry can help you protect yourself from being victimized.

\*If you can answer “YES” to any of the following questions regarding a check you received or are about to receive, you could be involved in a FRAUD or about to be SCAMMED:

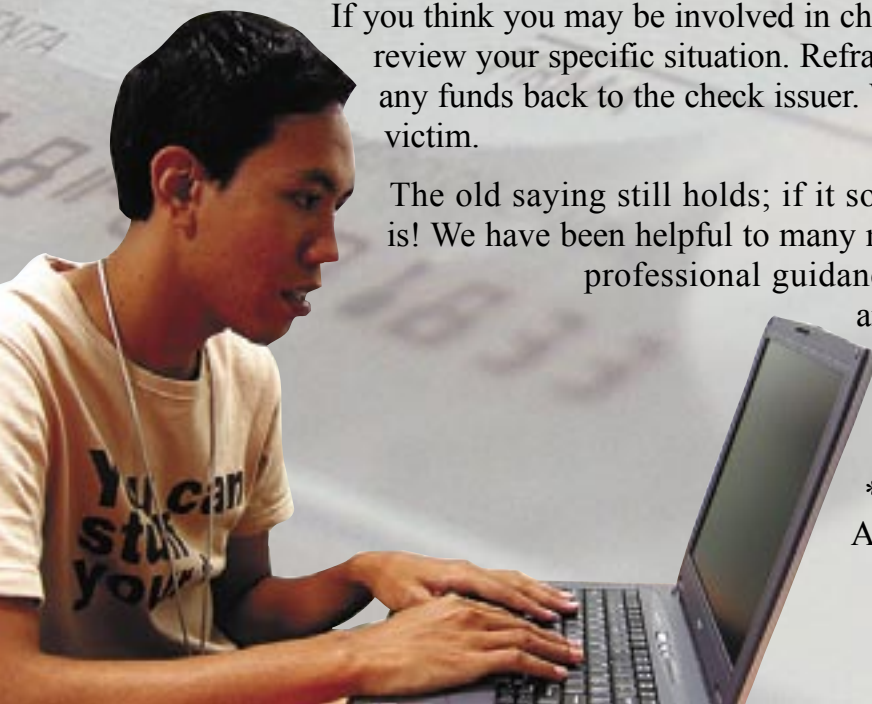
- Is the CHECK from an item you sold on the Internet, such as a car, boat, jewelry, etc?
- Is the amount of the CHECK more than the item’s selling price?
- Did you receive the CHECK via an overnight delivery service?
- Is the CHECK connected to communicating with someone by email?
- Is the CHECK drawn on a business or individual account that is different from the person buying your item or product?
- Have you been informed that you were the winner of a LOTTERY, such as Canadian, Australian, U.K., El Gordo, or El Mundo, that you did not enter?
- Have you been instructed to either “WIRE”, “UK” OR “SHIP MONEY”, as soon as possible, to a large U.S. city or to another country, such as Canada, England, or Nigeria?
- Have you been asked to PAY money to receive a deposit from another country such as Canada, England, or Nigeria?
- Are you receiving PAY or a COMMISSION for facilitating money transfers through your account?
- Did you respond to an email requesting you to CONFIRM, UPDATE, or PROVIDE your account information?



If you think you may be involved in check fraud or a scam, immediately contact us to review your specific situation. Refrain from shipping any merchandise or wiring any funds back to the check issuer. We do not want you to be the fraudster’s next victim.

The old saying still holds; if it sounds too good to be true then it probably is! We have been helpful to many members over the years by providing professional guidance on questionable transactions. If you have any doubts about a transaction you are involved in, please come in and speak with a member of our management staff. We may be able to help prevent you becoming a victim of fraud.

\*Information obtained from a recent FBI Fraud Alert.



We Offer  
Student Loans  
Lender #830798



## Annual Meeting Information

**Tuesday, April 24th-7pm**

Carl Wunsche Sr. High School

900 Wunsche Loop, Spring, 77373

Adults \$7 and Children 12 and under \$4

**Purchase your dinner tickets today!!**



## Holiday Closings:

**GOOD FRIDAY**

April 6, 2007 (closing at 1pm)

**MEMORIAL DAY**

May 28, 2007

**INDEPENDENCE DAY**

July 4, 2007

**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

**Wunsche Branch:**

Carl Wunsche Sr. High  
School-Spring ISD  
900 Wunsche Loop  
Spring, Texas 77373

**Phone Number:**

281-449-0109

**Toll Free Number:**

866-449-0109

**Audio Response:**

281-442-4917

**Toll Free**

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

**Website:**

[www.investexcu.org](http://www.investexcu.org)

**Routing Number:**


313082838

## How Your Credit Union Makes Life Better

We are excited to be a part of ongoing and worthwhile community efforts. Your credit union has been an eager participant in numerous community programs and not just financially. Management and staff volunteer their time helping community organizations throughout the year. Most community involvement programs need money but all programs need “people helping people”. Hands-on help is tremendously valuable to any community organization. Plus, it just feels great helping the community. We have listed below some of the ways we are involved in the community:

- Education Foundation for several school districts and the NHMCCD
- Texas Credit Union Foundation
  - District FFA Livestock Shows
  - Scholarship fundraising for various organizations
  - InvesTex awards 5 scholarships for H.S. seniors
  - Provide Teacher’s of the Year recognition awards

- Project Graduation and Project Prom supporter
- Taking Education to Work-Job Shadowing
- March of Dimes Walk America
- CU for Kids Volleyball and Softball Tournament
- Judge Science Fairs and provide career day presentations
- Mock Interviewing for high school students
- Student Intern program
- Texas Scholars Program presenters
- Seminars and other presentations on financial and credit management issues
- Business & Community Advisory Committee
- Superintendent’s Business Advisory Committee
- Career & Technology Advisory Committee
- Food Drives
- Chamber of Commerce Education Committee (participation in several Chambers)
- Book Drives
- Adopt a School Program (in 4 school districts)



InvesTex introduced the Adopt-a-School program last year to help schools in the community reward student and faculty achievement. We are tremendously excited about this new program and hope to do more in the future. You can help too. We simply encourage you to use our products and services. Open a Certificate of Deposit or IRA Shares account at InvesTex. We pay competitive rates. If you want to save money, refinance your car or home loan with InvesTex. Allow us to be your student loan provider. We have loans that fit your needs. Thank you for your membership. Shared goals! One community! InvesTex Credit Union *Making Life Better since 1952!*

## Convenient Locations & Hours

We've made conducting your financial business even easier with four convenient locations!

### MAIN OFFICE

905 Aldine Bender Road  
Houston, Texas 77032

### CYPRESSWOOD

230 Cypresswood Drive Suite H  
Spring, Texas 77388

### ATASCOCITA

5444 Atascocita Road Suite 108  
Humble, Texas 77346

### WUNSCHÉ

#### *(In-School)*

Carl Wunsché Sr. High School  
900 Wunsché Loop  
Spring, Texas 77373

### HOURS OF OPERATION

#### DRIVE THRU HOURS

Monday-Friday 7am-6pm  
Saturday 8:30am-2:30pm

#### LOBBY HOURS

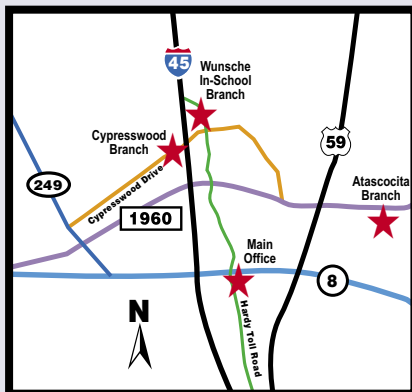
Monday-Friday *(Except Thursday)*  
8:30am-5pm  
Thursday 9:30am-5pm  
Saturday 8:30am-2:30pm

#### WUNSCHÉ HOURS

Monday-Friday (except Thursday)  
8:30am-4pm  
Thursday  
9:30am-4pm  
*(Access may vary depending on school schedule)*

#### CALL CENTER HOURS

Monday-Friday 7:30am-6:00pm



## National Credit Union Youth Week is April 22-28

It's our social responsibility to help young people learn how to plan to achieve financial security--from learning how to manage money wisely to planning for higher education.

InvesTex is committed to help kids obtain the necessary skills in order to make sound financial decisions. Here are a few things we are doing to help:

- Adopt-a-School Program - introduced by the credit union to help schools in the community reward student achievements.
- iMember program - introduced last year to our members ages 14-19. This is truly a no-cost program focused on service and education.
- Texas Scholars Program - our employees participate in this program to help motivate 8th graders to plan for high school, college and life after school.
- Lil' Ropers - a program designed for our children ages 0-13 to help learn the value of money.
- In-School branch - a full-service branch inside the Carl Wunsché Sr. High School, Spring ISD. Students "intern" at the branch working with experienced staff to enhance their financial and workplace skills.
- Taking Education to Work (TEW) - a partnership with teachers where they learn the various operations of the credit union and the credit union learns more about their needs. Together we focus on the student needs.
- The credit union provides (5) \$1,000 scholarships to graduating high school seniors to assist with college.
- The credit union provides a vibrant (low cost) student loan program to assist students (and their parents) with college.

InvesTex's philosophy to give back to the community is focused on financial literacy. Join us this year as we celebrate National Credit Union Youth Week from April 22-28, 2007. Come get free financial material in any one of our locations and join us on Friday, April 27, 2007 for cookies and a smile.



# Buying or Refinancing a Home? Let's Make It Easy for You!

InvesTex has some great tips to help you make the application and approval processes go smoothly:

- Obtain and review your credit report. Gather and store original pay-stubs, W-2's, tax returns (last 2 years), bank statements and other important financial documentation.
- Have a copy of your employment history for the past 2 years (including any contract work).
- Have your residence history for the past 2 year available (rental agreements or mortgage statements).
- Have a copy of your Social Security Card.
- Have a copy of your divorce decree, if applicable. Gather all documentation pertaining to the sale of your current home.
- Notify your mortgage loan officer if you plan to receive gift funds for closing costs.
- Notify your mortgage loan officer of any employment changes during the application and approval process.
- Avoid making major credit purchases during or prior to closing.
- Notify your mortgage loan officer if you obtain and/or deposit large sums of money during or prior to closing.
- Avoid closing, opening, or transferring asset accounts without inquiring about the proper documentation required for your loan file.

By taking just a little time to get your paperwork in order will *Make Life Better* for you and your family during the mortgage loan process. For more information on the mortgage application and approval process, visit our informative website at [www.investexcu.org](http://www.investexcu.org).



## Free Member Seminar “Understanding Your Credit”



If you missed the last seminar, you're in luck. We will present another seminar in the continuing education series. This seminar will focus on understanding your credit score, ways to improve your credit and how to get a more favorable interest rate based off your score.

WHEN: Thursday, May 17, 2007

TIME: 5-6pm

WHERE: 905 Aldine Bender - Houston, TX 77032

RSVP: Brian Ellis at 281-506-1218

Seating is limited and reservations will be first come, first serve. Sign up TODAY.

## Family Business Made Easy!

At InvesTex Credit Union, we know your finances are an important component of your family life. Your financial freedom and security are number one to us. Let us help with your "family business".

- MasterCard Platinum Card - This special card offers a low rate of 7.5%APR\*. With no annual fee and a 25 day grace period, you cannot go wrong. Plus, your online purchases are protected by the MasterCard SecureCode® program.
- Teachers Aide Program - Borrow up to \$2,500 with 12 months to repay. The rate is currently 8.95% APR\*.
- Great loan and deposit rates!

Call us or stop by today to get started on one of these popular programs. We put the "easy" in your finances!

\*APR is annual percentage rate and your rate may vary based on your personal credit history.

## InvesTex CU eNews

Sign Up Today at [www.investexcu.org](http://www.investexcu.org)



Introducing  
our **FREE**  
Online, Monthly  
Newsletter

## Tax Time Information

As tax time approaches, please remember to use our routing number, **313082838**, when you file your taxes electronically. You will need this number and your member number to have your tax refunds wired correctly into your account.

*Example of how numbers appear on your checks.*

⑆ 3 1 3 0 8 2 8 3 8 ⑆ 1 2 3 4 1 2 3 4 1 2 ⑆ 0 1 0 1  
InvesTex Credit Union      Your Account      Check  
Routing Number              Number              Number

## Need Cash for College?

## Let InvesTex Credit Union Help You!

### No Origination Fees on Stafford Loans at InvesTex Credit Union

Enjoy your time at college with great benefits from InvesTex Credit Union.

- \$0 Origination Fees on Stafford loans\*
- 2% Rate Reduction after 36 months with on-time payments
- .25% interest rate reduction when you pay with an automatic draft from your checking/savings account
- Forgiveness of up to the last \$500 of your account balance with qualified on-time payments during the life of the loan.

Contact the financial aid department of the school you plan to attend. Complete the packet (make sure you list lender #830798) and return it according to instructions to start the process. You will receive a letter describing the type and amount of financial aid you will receive.

\*For loans with first disbursements on or after April 2006.



## Enterprise Car Sale Promotion

# Spring is On!

- Promotional prices good through April 30, 2007.
- Plus \$350 cash back with financing an enterprise car at InvesTex.

Visit [www.enterprisecarsales.com](http://www.enterprisecarsales.com)