



Texas Workforce Credit Union

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PROVIDING OUR CREDIT UNION MEMBERS WITH SOUND, PERSONALIZED FINANCIAL SERVICES.

APRIL 2012

Volume 15

THE SAVING EDGE[®]

IMPORTANT *notes*

03/31/2012 Financials

Shares/CDs/IRAs - \$8,547,442.76
Member Loans - \$7,496,824.22
Total Assets \$9,424,713.14
Number of Members – 1,051

Dividend Rates

Shares/IRA's/Special Savings

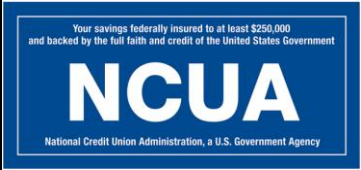
\$100-\$1,000 - .25% (.26% APY)
\$1,001-\$5,000 - .50% (.51% APY)
\$5,001-\$10,000 - .65% (.66% APY)
\$10,001 and over - .90% (.91% APY)

Certificates Of Deposit*

\$1,000-12 Months 1.00% (1.01% APY)
\$5,000-12 Months 1.00% (1.01% APY)
\$5,000-18 Months 1.25% (1.26% APY)
\$5,000-24 Months 1.50% (1.51% APY)
\$10,000-12 Months 1.25% (1.26% APY)
\$10,000-18 Months 1.50% (1.51% APY)
\$10,000-24 Months 1.50% (1.51% APY)
\$10,000-36 Months 1.75% (1.76% APY)
\$10,000-48 Months 2.00% (2.02% APY)

Contact the Credit Union for further
Information on applicable fees and terms.
*Rates subject to change without notice.

TEXAS WORKFORCE
Credit Union
Lobby Hours
Mon & Wed 8:30a.m to 5:30p.m.
Tue Thurs & Fri 8:30am to 3:00pm
Saturday & Sundays closed.



A Message From The Chair

Positive Outlook

Greetings,

As we prepare to face the challenges of 2012, many obstacles await us. We are facing a tougher economy, higher gas prices, Mayan calendar predictions, and other uncertainties. Although some would call this a doomsday scenario, we at the credit union would like to consider these events as opportunities for future success.

Why feel uncertain about your financial future? For those looking to invest for the future, our rates cannot be beat. For those seeking to take advantage of great purchases or get away events, our loan rates are great.

Unfortunately for the Mayan's, there was no credit union available to help their civilization, but for you, we are here to see you get through the 2012 predictions of doom. We are predicting we will all make it through with certainty and safety. Contact our staff who can show you how.

Sincerely,
Ruben J. De Leon
Board Chairman

THE SAVING EDGE



Want to check your balance
by phone?

Our new automated phone
teller is a call away.

1-866-312-1461

Spring Break Loans

***Up to \$2000.00
for 12 months at 5.5%**



Now thru April 30th

Contact the Credit Union for more details

*With approved credit



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 the Texas Workforce 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.tcup.state.tx.us



Save time!

Direct deposit your tax return
refund to your Texas
Workforce Credit Union.

Call the credit union for details.