



# Texas Workforce Credit Union

PO BOX 760746  
SAN ANTONIO, TX 78245-0746  
Phone: (210) 521-2898  
Fax: (210) 521-3846  
twcu@satx.rr.com



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

JANUARY 2012

Volume 14

## THE SAVING EDGE<sup>®</sup>

### IMPORTANT notes

#### 12/31/11 Financials

Shares/CDs/IRAs - \$8,146,569.12  
Member Loans - \$7,740,587.87  
Total Assets \$8,991,070.06,  
Number of Members – 1,045

#### Dividend Rates

##### Shares/IRA's/Special Savings

\$100-\$1,000 - .35% (.36% APY)  
\$1,001-\$5,000 - .60% (.61% APY)  
\$5,001-\$10,000 - .75 (.76APY)  
\$10,001 and over – 1.00 (1.01PY)

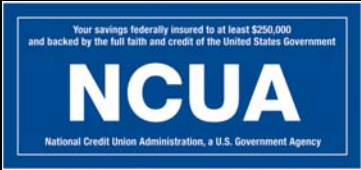
#### Certificates Of Deposit\*

\$1,000-12 Months 1.25% (1.26% APY)  
\$5,000-12 Months 1.25% (1.26% APY)  
\$5,000-18 Months 1.50% (1.51% APY)  
\$5,000-24 Months 1.75% (1.76% APY)  
\$10,000-12 Months 1.50% (1.51% APY)  
\$10,000-18 Months 1.75% (1.76% APY)  
\$10,000-24 Months 1.75% (1.76% APY)  
\$10,000-36 Months 2.00% (2.02% APY)  
\$10,000-48 Months 2.25% (2.27% 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



#### Information is power

What is your number on your credit report? Have you checked your credit score lately? Texas Workforce Credit Union offers one free credit report per year for each member. Knowing your credit score can put you in a better position to negotiate when you need to apply for credit.

Get informed and get in the game. Especially for those members whose credit is less than stellar, ask for a credit report today and get started on improving your credit score. Some quick tips on helping your credit score: pay your bills on time, keep balances low on credit cards and pay off debt rather than moving it around.

Sincerely,  
**Sergio S. Lopez**  
Board Chairman  
"Play Like A Champion Today"



**Board Election** will be held during the Annual Meeting on January 19th, 2012. If you are interested in serving on the Board, please contact the credit union. Two positions are available.

Volunteers are also needed to serve on the Supervisory Committee. Training will be provided.

# THE SAVING EDGE

**Are you throwing money in the trash?**  
 Look what a good credit score can do for you.

## Credit score 700



Rate	Payment	Interest
4.25%	\$464	\$2840
8.25%	\$91	\$176.29
8.0%	\$87	\$43.76
4.13%	\$613	\$47115.12
4.25%	\$492	\$77149.58



## Credit score 550

Rate	Payment	Interest
12.45%	\$562	\$8720
15%	\$97	\$327.17
24%	\$95	\$134.40
8.15%	\$846	\$103058.96
NOT APPROVED		

## e-statement advantage

- Your statement is sent electronically and is available instantly
- It saves the credit union money which means more money for our members
- Less paperwork for you at home
- 24 hour access to current and prior statements
- It helps protect and save the environment

If you are not signed up, call the Credit Union to get started.

### Documents Available to Members

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- 1:Balance sheet and income statement (the non-confidential pages of the latest call report may be given to meet this requirement)
- 2:A summary of the most recent annual audit completed in accordance with 91.516 of this chapter (relating to Audits and Verifications)
- 3:Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and copies thereof.
- 4:Internal Revenue Service Form 990.

## save the date!

### Annual Meeting

### January 19<sup>th</sup> 2012

**Fort Sam Houston Golf Club House**  
**5:30pm-6:30pm** social  
**6:30pm to 8:00pm** Meeting and dinner  
**1050 Harry Wurzbach Rd**  
**San Antonio, TX 78209**

To help us plan, please call us at 210-521-2898 to let us know how many people from your family will be attending.