



# Texas Workforce Credit Union

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

APRIL 2011

Volume 15

## THE SAVING EDGE<sup>®</sup>

### IMPORTANT notes

#### 03/31/11 Financials

Shares/CDs/IRAs - \$6,386,228.38  
Member Loans - \$6,106,519.28  
Total Assets \$7,189,688.00  
Number of Members - 884

#### Dividend Rates

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

\$100-\$1,000 - .75% (.76% APY)  
\$1,001-\$5,000 - 1.00 (1.010% APY)  
\$5,001-\$10,000 - 1.25 (1.26APY)  
\$10,001 and over - 1.50 (1.51PY)

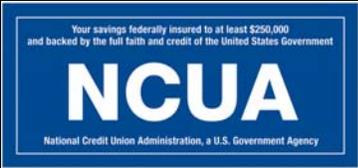
#### Certificates Of Deposit\*

\$1,000-12 Months 1.75% (1.77% APY)  
\$5,000-12 Months 1.75% (1.77% APY)  
\$5,000-18 Months 2.00% (2.02% APY)  
\$5,000-24 Months 2.25% (2.26% APY)  
\$10,000-12 Months 2.00% (2.02% APY)  
\$10,000-18 Months 2.25% (2.26% APY)  
\$10,000-24 Months 2.40% (2.42% APY)  
\$25,000-24 Months 2.60% (2.63% APY)  
\$50,000-24 Months 2.75% (2.78% 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



### #1 Seed

By the time you receive this newsletter, The NCAA Final Four tournament should be rapped up and The NBA should just about be starting the playoffs. The teams work hard year round to make a run in the playoffs, but what does it take to become a number one seed and why is it important?

In basketball, it takes more than just players who can perform on the court to be successful. It takes the entire organization from top to bottom to create a successful team. You need total involvement and support by the assistant coaches, the trainers, the administration, the fans, the community, and a good coach who knows basketball.

In The NCAA, the #1 seed gives you an easier path to the final four. In The NBA, the #1 seed gives you home court advantage throughout the playoffs.

Your credit union has positioned itself as #1, with the best CD rates in San Antonio. This does not happen overnight. Like a successful basketball team, it takes the efforts of the entire organization to make this happen. Rather than good players, TWCU has loyal members. TWCU has a president and staff that have many years experience who know how to serve our members. The board of directors has over 88 years of dedicated experience with just this credit union.

It's the involvement and support by the entire TWCU team that makes this credit union #1.

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

# THE SAVING EDGE .



In additions to the thousands of COOP network ATM's serving you free of charge, remember about our two ATM locations:

**809 River Walk**

(located lower level of Rivercenter Mall at the River Walk Boat Tour Ticket Office)

**4801 NW Loop 410**

(1<sup>st</sup> floor / Corporate Square Bldg)



## Save time!

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

Call the credit union for details.

The Better Business Bureau (BBB) has a list of everyday habits consumers can take to keep their data and information safe and secure, and asking businesses to share these tips with their employees and customers:

- \*Shred statements and applications you get in the mail that you don't want to keep, including credit card applications, insurance forms, financial statements, health forms, billing statements for utilities, phone service, etc.
- \*Cut up expired credit and debit cards, cutting through the numbers.
- \*Protect your Social Security number, all account numbers and your passwords. Don't carry these numbers in your wallet. Give out your Social Security number only if absolutely necessary, and offer to provide another type of personal identifier, if possible.
- \*Secure your personal documents at home, especially if you have roommates, employ outside help, or are having work done in your house.
- \*Minimize the personal information you print on checks. You don't need to include your Social Security number, phone number or driver's license number.



## Spring Break Loans

Available until April 30<sup>th</sup>, 2011

\*Up to \$1500.00 at 6.99% for 12 months

\*with approved credit

