

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.

OCTOBER 2011

Volume 15

THE SAVING EDGE[®]

IMPORTANT notes

09/30/11 Financials

Shares/CDs/IRAs - \$8,239,138.15
 Member Loans - \$8,033,931.90
 Total Assets \$9,095,205.77
 Number of Members - 1032

Dividend Rates

Shares/IRA's/Special Savings

\$100-\$1,000 - .35% (.36% APY)
 \$1,001-\$5,000 - 0.60% (0.61% APY)
 \$5,001-\$10,000 - 0.75% (0.76% APY)
 \$10,001 and over - 1.00 (1.01% APY)

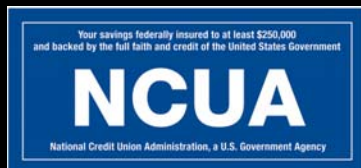
Certificates Of Deposit*

\$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



Friends forever!

Everyone should have friends. Whether you're feeling down or things are going great, true friends are a sure refuge. Since 1955, this credit union has been there for our friends/members in good times or in bad.

Recently we launched our Facebook account and hope that you will become a "friend" today. Enjoy weekly updates, loan promotions, and eventual contests and trivia.

Like a true friend, we are here for you through thick and thin. If you're in need of emergency funds, looking for good CD rates or looking for financial guidance, Texas Workforce Credit Union is the friend you can count on.



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 on running, please contact the credit union. Three positions are available.

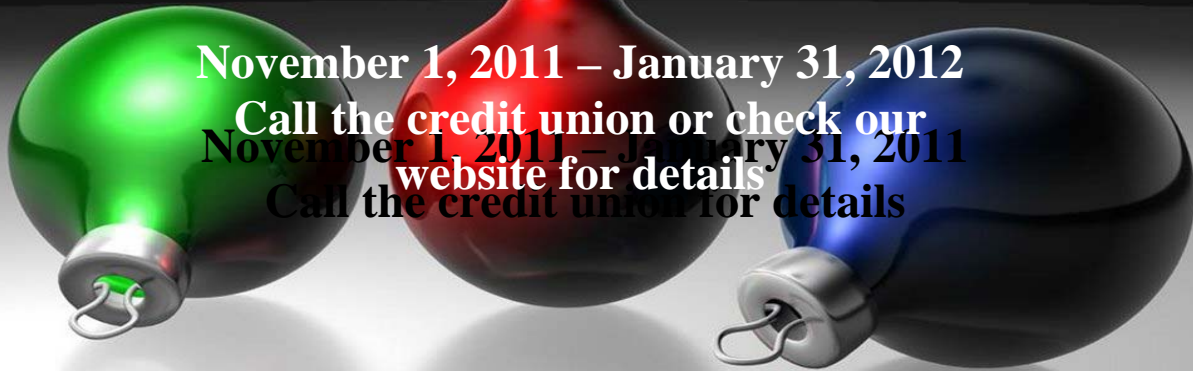
Nominating Committee: Jeannie Carrizales, Debbie Hill & Ken Berryman

THE SAVING EDGE .

Holiday Loans

November 1, 2011 – January 31, 2012

Call the credit union or check our website for details
November 1, 2011 – January 31, 2011
Call the credit union for details



Credit Union Day

10/20/11

Stop by the credit union for punch and cookies



Annual Meeting

Thursday, January 19th, 2012
Fort Sam Houston Country Club
Social Hour Starts @ 5:30pm



It's that time of year and we will be participating in the "Collaborating to Fight Hunger" Food Drive.

The food drive will be running until OCT. 20, 2011. We will have a drop box in our office as well as in the lobby of the Corporate Square Office building, in which we are located.

With 2012 being designated as the "Year of the Cooperative" by the U.N. and with the holidays coming up, we as credit unions can make a difference in the lives of our members and in the community. All proceeds will benefit the San Antonio Food Bank. We hope that you can participate! (Non- perishable items only)



Call the credit union for additional details

