



## Shared Branching

### The In's-N-Out's

Shared Branching is a cooperative network of credit unions that allow any participating credit union to perform transactions at Shared Branch locations across the United States. In other words, credit unions have joined together to share their branches so that Members can easily conduct their basic financial transactions where they live, work or travel. With over 5,500 locations, the Shared Branch Network now has more locations than Bank of America, making it collectively the 3rd Largest Financial Network.

#### What are the differences between a Shared Branch and my credit union

- Length of holds – most all checks deposited at a Shared Branch will be placed on a hold (the hold length is determined by your credit union not the Shared Branch location)
- You might be required to complete a transaction slip
- The rules require the locations to verify your valid identification
- Drive-thru might not be available for Shared Branch transactions

**Funds Availability Policy:** Availability of funds deposited to your account will depend on your credit union's policy. Funds may not be immediately available. Contact your credit union with any questions.

#### You will need to call your credit union if you need help with any of these issues

- To release a check hold
- Any inquiries by phone
- Direct Deposits Payroll Deductions
- Replacement or re-pin of your ATM or debit card
- Questions about your statement
- Loan, Savings, and other Rates
- Opening/closing of account types.

#### What do members need to bring with to perform a Shared Branch transaction

- Valid approved photo ID
- Your credit union name
- Account Number (it might not be the account number on your checks)

#### Are there any limits on cash withdrawals

- Cash Withdrawals are limited to a minimum of \$500 per day, regardless of your own credit union's policy.

#### How long does it take for the transaction to reach my account

- The transaction is real time which means it is immediately posted to your account. However, newly deposited funds may not be immediately available for use.

#### Can I cash a check at a Shared Branch location

- You can't cash checks at Shared Branch locations. You have to be a member of a credit union on the Shared Branch Network and you will need available funds to deposit a check and perform a withdrawal.

#### Can I make a loan payment if my loan payment is late

- You will need to contact your credit union before attempting to make a late loan payment at a Shared Branch location.

#### Other Important Information:

- If you have a password on your account, the Shared Branch will not have access to that information and therefore will not ask for you to provide it.
- If you have any alerts on your account such as Update Address, See Collections or Garnishments, you might not be able to do any transactions at the Shared Branches until you contact your credit union.
- No third party check will be accepted.
- review your receipt before you leave the shared branch office to ensure everything is correct.

## NEED A VACATION...

### Think you can't afford it

Well think again! Enjoy a wonderful vacation without blowing your budget with a TFCU Vacation Loan.

Let Transtar help with a fixed rate Vacation Loan Borrow up to \$2,000 with a low 8.99% APR\* and take up to two years to repay!

Everybody needs a vacation every once in awhile - it's good for family morale and good for your sanity!

So kick back, relax, TFCU has got you covered! Call us or apply online at [www.transtarfcu.org](http://www.transtarfcu.org) or stop by TFCU with any of our Loan Officers -- about now, away today!

\* APR is Annual Percentage Rate. Normal credit criteria apply. Offer ends May 1, 2017.

<b>Main Office:</b> 12930 Northwest Freeway Houston, TX 77040 (832) 201-0190 Fax (832) 201-0189	<b>Drive-Thru Hours:</b> Monday - Thursday 8:00 a.m. - 5 p.m. Friday - 8:00 a.m. - 6 p.m. Saturday - 8:00 a.m. - 1 p.m.	<b>Williams Tower Office:</b> 2800 Post Oak Blvd., Level 20 Houston, TX 77056 (832) 201-0190	<b>ATM Locations</b> (No Surcharge for TFCU Members)  <i>Houston:</i> <b>Main Office</b> 12930 Northwest Freeway	<b>BlackHorse Golf Club</b> (inside Pro Shop) 12205 Fry Rd, Cypress
<b>Lobby Hours:</b> Monday - Friday: 9 a.m. - 5 p.m. Saturday: 9 a.m. - 1 p.m.	<b>Toll-Free</b> (800) 256-5918  <b>TAPS</b> (832) 201-0190, Option 3	<b>Lobby Hours:</b> Monday - Friday 8 a.m. - 4 p.m.  <b>TAPS Toll-Free</b> (800) 256-5918, Option 3	<b>Williams Tower</b> 2800 Post Oak Blvd., Level 2 Lobby	



## Skip-a-Payment this Summer!

Put a little extra cash back in your pocket this summer with the skip-a-payment program from Transtar. Qualified members can skip monthly loan payment(s) in either July or August without becoming delinquent and use the extra cash for whatever you want. Each loan payment you skip requires just a \$25 fee. Use the form on this page or our online form at [www.transtarfcu.org](http://www.transtarfcu.org) to apply.

If your skip-a-payment is approved and you normally pay your loan by cash or check, do not make your loan payment(s). If your loan is paid through payroll deduction, your payment(s) will be deposited to your savings account on the affected payroll dates in the month you skip. If you make your payments through an automatic transfer on home banking, you will need to log into your account online and cancel your payment for the month. You will need to reschedule your payment after the month you wish to skip. Lastly, if your loan is paid by automatic transfer, your loan payment(s) will remain in your account. Hurry – you don't want to miss this great opportunity to skip your payments!

### Skip-a-Payment Form

My Name \_\_\_\_\_

Member Number \_\_\_\_\_ Daytime Phone \_\_\_\_\_

Address \_\_\_\_\_ City, State, ZIP \_\_\_\_\_

**Please skip these loan payments:**  
 Loan # \_\_\_\_\_ Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

**Please deduct the fee from my**  
 Checking  Savings

**Please skip my payment for**  
 July  August

By signing and returning this form, I/we are requesting Transtar Federal Credit Union to extend the due date of my/our loan(s) by one month. The extension does not alter any other terms and conditions of the original loan agreement. Interest at the agreed rate will continue to accrue on the unpaid balance of the loan.\*

Member Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Signer Signature \_\_\_\_\_ Date \_\_\_\_\_

Return this form to the Credit Union prior to your due date to skip your choice of your July or August payment or mail it to: Transtar Federal Credit Union, 12930 Northwest Freeway, Houston, TX 77040. You may also fax to (832) 201-0189.

\*Delinquent accounts are not eligible for the Skip A Payment program. Offer is not available for credit cards, home mortgages, home equity, home improvement, courtesy pay or student loans. Skip A Payment Requests are subject to approval. You must be current on all loans. Certain vehicle loans may not be eligible.

Office Use Only  Approved  Denied  
 Date \_\_\_\_\_ Loan Officer \_\_\_\_\_  
 Comments \_\_\_\_\_

#### Loan Rates

New Autos (2016-2017 Models)	36 mos.	as low as 2.50%	
	48 mos.	as low as 2.75%	
	60 mos.	as low as 3.00%	
	72 mos.	as low as 3.25%	
Used Autos (2011-2017 Models)	36 mos.	as low as 2.75%	
	48 mos.	as low as 3.00%	
	60 mos.	as low as 3.25%	
	72 mos.	as low as 3.50%	
New Motorcycle (2017 Models)	36 mos.	as low as 4.25%	
	48 mos.	as low as 4.50%	
	60 mos.	as low as 4.75%	
Used Motorcycle (2016-2017 Models)	36 mos.	as low as 4.50%	
	48 mos.	as low as 4.75%	
New RV (2016-2017 up to \$25,000)	60 mos.	as low as 4.25%	
	(2016-2017 \$25-50,000)	84 mos.	as low as 4.50%
	(2016-2017 \$50,000.01+)	120 mos.	as low as 4.75%
Used RV (2013-2017 Models)	36 mos.	as low as 4.50%	
	(2013-2017 Models)	48 mos.	as low as 4.75%
	(2013-2017 Models)	60 mos.	as low as 5.00%
New Boat, Motor, Trailer, Watercraft, Other (2016-2017 Models)	36 mos.	as low as 4.25%	
	48 mos.	as low as 4.50%	
	60 mos.	as low as 4.75%	
Used Boat, Motor, Trailer, Watercraft, Other (2015 - 2017 Models)	36 mos.	as low as 4.50%	
	(2015 - 2017 Models)	48 mos.	as low as 4.75%
Line of Credit/Overdraft Protection		11.75%	
Signature Loan	60 mos.	as low as 11.75%	
Platinum MasterCard		as low as 7.90%	
MasterCard & VISA Gold		9.90%	
Classic & Secured		11.90%	
Share Secured		Dividend Rate + 3%	
Certificate Secured		CD rate + 3%	
Home Improvement/Home Equity (Texas only)	60 mos.	as low as 4.25%	
	10 years	as low as 4.50%	
	15 years	as low as 4.75%	

FOR RATES SHOWN AS A RANGE: Your ANNUAL PERCENTAGE RATE may vary based on your credit worthiness. Lowest rate requires a 20% down payment and auto pay. Please ask a loan officer for details regarding how your rate is determined. LINE OF CREDIT MINIMUM

PAYMENTS: The minimum payment for Line of Credit advances is \$30.00 per \$1,000.00 or outstanding balance or any part of a thousand. LATE CHARGE: If you are 15 days late in making a payment you will be charged 5% of the payment amount with a minimum of \$.50. Rates as of October 15, 2013 & are subject to change.

#### Dividend Rates

**Regular Share, Christmas Club, Vacation Club and IRA Savings**  
(minimum to open each \$5)

\$5.01-\$2,000	0.00%
\$2,000.01-\$10,000	0.00%
\$10,000.01+	0.00%

#### MoneyStar Money Market Accounts

\$1,000-4,999.99	0.00%
\$5,000+	0.00%

#### CD & IRA Certificates

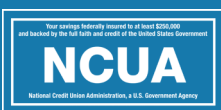
182-Day	0.05%
1-Year	0.10%
2-Year	0.15%
3-Year	0.20%
4-Year	0.25%
5-Year	0.35%

All rates shown as Annual Percentage Yield and assume all dividends remain in account. Minimum to open Money Market, Regular Share Certificate and IRA Certificate is \$1,000. Penalty for early withdrawal. IRA CD not available for 182-Day term. Certificates automatically renew. Dividends are compounded daily, credited monthly and may not be withdrawn during the term. Rates are as of September 30, 2015 and are subject to change.

## Sign up for eStatements

**For a chance to receive a \$50 Gift Card**

No more trying to keep up with paper statements!! E-statements with Transtar FCU has never been easier to receive. It is easy and convenient just log on to your Online access as you normally do and click Online Statements at the top. You will get an email notification when your statement is available each month. Just download your statement to your computer to review. So let us save you time and paper, sign up today! Also during the month of July and August, if you switch from paper statements to E-statements you will be entered in a drawing to win one of 2 \$50.00 Visa Gift Card.



Federally Insured by NCUA

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