



Fourth Quarter 2017

TRANSTAR
Federal Credit Union

Newsletter

Holiday Loans

Borrow up to \$2,000 and take up to 2 years to repay!



8.9% APR*

Apply online at www.transtarfcu.org
*APR is annual percentage rate and is subject to change. Normal credit criteria apply. Offer available November 1 through December 31, 2017. Get yours while supplies last.

Skip-a-Payment this Holiday Season



Here's your chance to skip your November or December loan payment on all your loans and put some extra cash back in your pocket - just in time for the holiday cash crunch! Either scan the QR code above or visit us online at transtarfcu.org, click the Skip A Pay graphic and complete the simple form to skip your loan payment.* If you have any questions, call (832) 201-0190 or (800)256-5918.

*A \$25 fee per loan applies. Those who have already skipped twice in the last 12 months will not be eligible.

Hurricane Harvey

The Auto Lending Aftermath

Many people will be purchasing vehicles to replace those lost in the floods of Hurricane Harvey. Unfortunately, much of the inventory of many of the dealers around the area was damaged as well. Many of these cars will find their way back into the used car market. The only way to protect yourself from financing one of these vehicles is a mechanical inspection by a trained professional.

Our friends at Auto Exam are offering specials on their pre-purchase inspection services. Auto Exam's technicians are the pre-purchase inspection experts and has been protecting the Houston auto buyers for over a decade. Visit them at www.AutoExam.com for more information.

International Credit Union Day

Unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividend checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. This means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.



To say thank you for another great year, stop by either branch October 19 between 11:00 am and 1:00pm and meet some of the Transtar FCU staff while enjoying refreshments.

We appreciate the chance to serve you!

Remote Deposit is moving.....

We are enhancing your Online banking experience! Starting October 15th, Remote Deposit will be located inside of our Online Banking product. What does that mean for you? It means instead of having to have two logins, you will only need one. To access the Remote Deposit feature, login as you normally would and from the side bar menu you will find the Remote Deposit icon. Just click on this and start the process to deposit a check. It will ask you to accept the disclosure the very first time you click on it, but you will not have to register or go through any additional processes to get started.

We hope this new feature will make using remote deposit more convenient than ever.

If you have any questions please contact us at 832.201.0190.

Main Office:
12930 Northwest Freeway
Houston, TX 77040
(832) 201-0190
Fax (832) 201-0189

Drive-Thru Hours:
Monday - Thursday
8:00 a.m. - 5 p.m.
Friday - 8:00 a.m. - 6 p.m.
Saturday - Closed

Williams Tower Office:
2800 Post Oak Blvd.,
Level 20
Houston, TX 77056
(832) 201-0190

ATM Locations
(No Surcharge for TFCU Members)

Houston:
Main Office
12930 Northwest Freeway

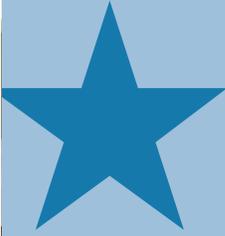
BlackHorse Golf Club
(inside Pro Shop)
12205 Fry Rd, Cypress

Lobby Hours:
Monday - Friday:
9 a.m. - 5 p.m.
Saturday:
Closed

Toll-Free (800) 256-5918
TAPS
(832) 201-0190, Option 3

Lobby Hours:
Monday - Friday
8 a.m. - 4 p.m.
TAPS Toll-Free
(800) 256-5918, Option 3

Williams Tower
2800 Post Oak Blvd.,
Level 2 Lobby



Equifax Security Breach

Important Information on How to Protect Yourself!

There are steps to take to help protect your information from being misused. Visit Equifax's website, www.equifaxsecurity2017.com.

To find out if your information was exposed. Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Your Social Security number is sensitive information, so make sure you're on a secure computer and an encrypted network connection any time you enter it. The site will tell you if you've been affected by this breach.

Whether or not your information was exposed, U.S. consumers can get a year of free credit monitoring and other services. The site will give you a date when you can come back to enroll. Write down the date and come back to the site and click "Enroll" on that date. You have until November 21, 2017 to enroll.

Here are some other steps to take to help protect yourself after a data breach:

- Check your credit reports from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.
- Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.
- If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

Here are a couple of helpful websites that can help you protect yourself.

- www.consumerfinance.gov/about-us/blog/top-10-ways-protect-yourself-wake-equifax-data-breach/
- www.consumerfinance.gov/about-us/blog/identity-theft-protection-following-equifax-data-breach/

Exciting things to come.....

Since our Data Processor change last year we've continued to upgrade other products and services. The next upgrade will be our Mobile App, scheduled for January 1, 2018. This launch will bring all our systems into one seamless application thereby providing our members with enhanced security and convenience. Keep your eyes and ears open for more information. We hope you are as excited as we are!

Christmas Club Distributions

Your Christmas Club funds will be deposited into your savings account on November 1st. Payroll deductions will continue and the account will remain open. If you don't have a Christmas Club account, now is a great time to open one, the opening deposit is just \$5. You can set up recurring transfers to deposit money in the account every pay day. Stop by and open one today and get prepared for holiday shopping next year.

Loan Rates

New Autos (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 (2017 up to \$25,000)	60 mos.	as low as 4.25%
	84 mos.	as low as 4.50%
	120 mos.	as low as 4.75%
Used RV (2013-2017 Models)	36 mos.	as low as 4.50%
	48 mos.	as low as 4.75%
	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%
	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%

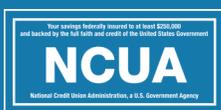
MoneyStar Money Market Accounts

\$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.



Federally Insured by NCUA

Board of Directors

Paul Prodoehl, **Chairman**
 Eric W. Faria, **Vice-Chairman**
 Robynn F. Estrada, **Secretary/Treasurer**
 Nick Bacile, **Director**
 Whitney Wiener, **Director**
 Leldon L. Walenta, **Director**
 Raymond W. Lastovica, **Director**

Supervisory Committee

Whitney Wiener

Credit Union Management

James Tuggle, **President**
 Rene "Rocky" Hinojosa, **Vice President**
 Kay Newbury, **Operations Manager**
 Latisha Schools, **Accounting Manager**