





## Annual Meeting and Board Nominations

Join us for this year's annual meeting; we'll serve refreshments, review the 2014 financials and present what's coming up in 2015.

Date: Thursday, April 26th 2018

Time: 5 p.m.

Location: Main Office - 12930 Northwest Freeway, Houston, TX 77040

Three board positions will be filled this year. A nominating committee appointed by your Board of Directors has nominated one member for each vacant position. Nominations for the vacancies may also be made by petition, signed by at least 1% of the membership, with a maximum of 500. When there is only one nominee for each position to be filled, there will be no nominations from the floor, as well as no elections by ballot. All nominations for petition must be received at the Credit Union no later than Monday, February 19th 2018. An official board application form may be obtained at 12930 Northwest Freeway, Houston, TX 77040. Nominations by petition must be accompanied by a signed certificate from the nominee(s) stating that they are agreeable to nomination and will serve if elected, a brief statement of qualifications and biographical information, as well as a statement determining which board position they wish to run for. The committee nominees listed below have met all the qualifications to be elected to the Board of Directors of Transtar Federal Credit Union.

### Whitney Wiener - 3 year term

Whitney earned a BBA in Political Economy from Tulane University and an MBA in Business Administration from Rice University. She began with Williams Gas Pipeline in 2001 as a Senior Business Development Analyst. In 2005, Whitney transferred to the Treasury/Credit Department working as a Lead Credit Analyst. Whitney has also served on the credit union's Supervisory Committee for two years.

### Raymond Lastovica - 3 year term

Raymond has been with Williams/Transtar for 30 years and his current position is Market Intelligence Consultant in Williams' Corporate Strategic Development group. I graduated from Texas A&M University and I am also a Certified Public Accountant. My hobbies are hunting, fishing, bike riding (completed 22 MS150 Bike Rides), and outdoor photography.

## Get Your Refund Faster with Online Tax Filing



Use TurboTax for an easy and inexpensive way to complete and file your 2017 taxes. Not only is TurboTax rated #1 and the best-selling tax software, but it offers you valuable information on tax saving tips. Submit your taxes online for faster processing and receive your refund in as little as 8 days! Complete your taxes online by clicking the TurboTax link on our website.

## ATM Safety Tips

Automated Teller Machines (ATMs) provide a fast and convenient way for you to access your credit union share savings, share draft checking and line-of-credit any time of the day or night. Here are some safety guidelines and suggestions to keep in mind to help protect you and your accounts when using an ATM.

### VISA CheckCard/ATM Card Security

- Keep your personal identification number (PIN) a secret. Memorize it.
- Never tell your PIN to anyone or allow anyone to enter your PIN for you.
- Never give out information about your PIN over the telephone. Your credit union will never ask you for your PIN.
- If your card is lost or stolen, or you think someone may know your PIN, report it immediately to Transtar FCU.
- Check your receipts against your monthly statements to guard against ATM fraud.

### Personal Security at ATMs

- After dark, only use ATMs that are well-lit and with minimal landscaping.
- Always look around before conducting a transaction. If you see anyone or anything suspicious, cancel your transaction and leave the area at once.
- When using a walk-up ATM, park as close as you can to the machine. If there are other people at the ATM you want to use, remain in your car with the doors locked and windows up until they leave.
- As you return to your car after the transaction, have your car keys ready and check around and under your vehicle.
- When using a drive-up ATM, keep your doors locked and windows up until you are ready to use the machine.
- Keep cash, checks or moneybags out of sight until you are ready for your transaction.

### Loan Rates

New Autos (2017-2018 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 (2012-2018 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 (2017-2018 Models)	36 mos.	as low as 4.25%	
	48 mos.	as low as 4.50%	
	60 mos.	as low as 4.75%	
Used Motorcycle (2017-2018 Models)	36 mos.	as low as 4.50%	
	48 mos.	as low as 4.75%	
New RV (2017-2018 up to \$25,000)	60 mos.	as low as 4.25%	
	(2017-2018 \$25-50,000)	84 mos.	as low as 4.50%
	(2017-2018 \$50,000.01+)	120 mos.	as low as 4.75%
Used RV (2014-2018 Models)	36 mos.	as low as 4.50%	
	(2014-2018 Models)	48 mos.	as low as 4.75%
	(2014-2018 Models)	60 mos.	as low as 5.00%
New Boat, Motor, Trailer, Watercraft, Other (2017-2018 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 (2016 - 2018 Models)	36 mos.	as low as 4.50%	
	(2016 - 2018 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%

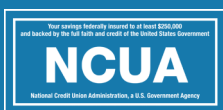
#### MoneyStar Money Market Accounts

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

#### CD & IRA Certificates

182-Day	0.10%
1-Year	0.40%
2-Year	0.50%
3-Year	0.60%
4-Year	0.70%
5-Year	0.75%

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 November 10, 2017 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**