



Second Quarter 2018

TRANSTAR

Federal Credit Union

Newsletter



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 to apply.

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 Transtar
 Checking Savings

Please skip my payment for
 June 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 _____

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 FCU 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 your Vacation covered! Call us or apply online at www.transtarfcu.org or stop by TFCU and talk with any of our Loan Officers -- about getting away today!

* APR is Annual Percentage Rate. Normal credit criteria apply. Offer Valid May 1, 2017-July 31, 2017.

Learn More About...

Maria Cervantes – Lending Manager

Maria has been working for Credit Unions for 25 years, with 10 of those spent at Transtar FCU. She was recently promoted from Loan Officer to Lending Manager. Her experience in Lending and Credit Unions has been invaluable to us and to our Members. On her down time, Maria enjoys spending time with her four kids and six grandbabies.

"I enjoy working at Transtar, it is a rewarding job and I appreciate the opportunities they have given me. They are family oriented which is a wonderful trait to have in a Company."

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



Did You Know

1. Do I have Remote Deposit?

Answer: Yes, all Members in good standing with the Credit Union have access to remote deposit.

2. How do I get access to it?

Answer: Log on to your online banking, it will be on your menu bar on the left hand side.

3. Can I deposit checks to my checking account?

Answer: Yes, the savings account suffix shows up as default, however if you select the arrow next the savings account it will give you the other suffixes you can make deposits to.

4. I have submitted my check through Mobile Deposit; do I need to VOID the check?

Answer: Yes, HOWEVER, we recommend waiting 2 business days after acceptance to void all checks.

5. Will the funds from my check be available immediately?

Answer: This varies on the deposit. Once your check is accepted if you are unsure if the check was placed on hold, please contact the Credit Union 832-201-0190.

6. Are checks accepted 24/7?

Answer: You may deposit them 24/7; however, they are only processed by the Credit Union on Business days, ex: Monday thru Friday (excluding Federal Holidays).

7. Will I be notified when my check has been accepted?

Answer: Yes, you will receive an email stating it has been accepted.

8. What do I do if an item was rejected?

Answer: If we reject an item, the Credit Union will call and or email you to inform you as to why it was rejected.

9. What are some reasons checks can be rejected?

Answer: No endorsement on the back of the check, Payable to someone not on the account, bad image of the check, etc.

10. Can I review Mobile Deposits I have made?

Answer: Yes, Log on to Mobile Deposit and select Review Deposits.

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%

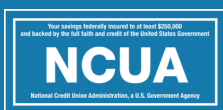
All rates shown as Annual Percentage Yield and assume all dividends remain in account. Minimum to open Money Market, Regular Share Certificate and IRA Certificate is \$1,000. Penalty for early withdrawal. IRA CD not available for 182-Day term. Certificates automatically renew. Dividends are compounded daily, credited monthly and may not be withdrawn during the term. Rates are as of November 10, 2017 and are subject to change.

Join us for the Annual Meeting

Date: Thursday, April 26, 2017

Time: 5 p.m.

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



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**
Kay Newbury, **Operations Manager**
Latisha Schools, **Accounting Manager**
Maria Cervantes, **Lending Manager**