

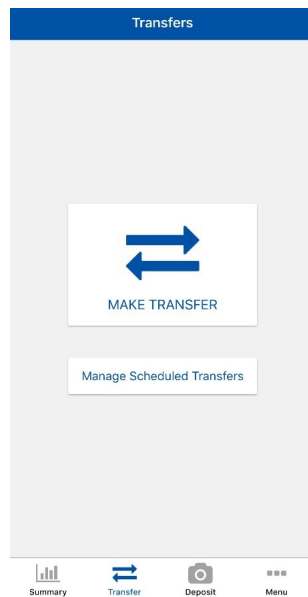
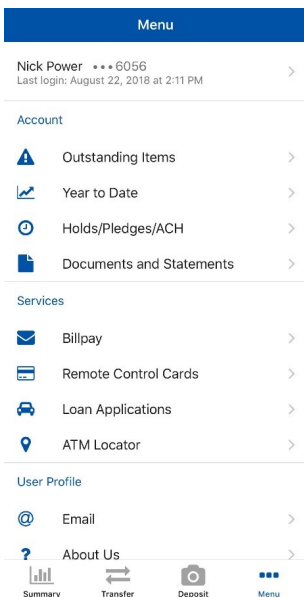
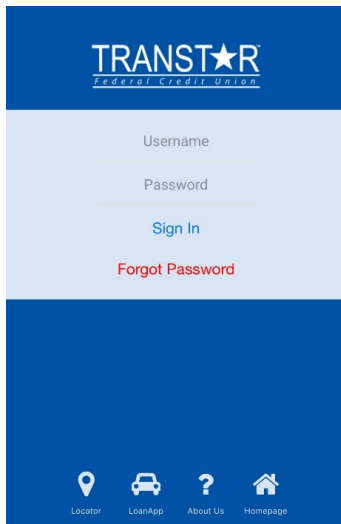
TFCU App Enhancements

For All Apple Devices

Effective 10/3/2018 all Apple Devices will receive a automatic update for the Transtar FCU App. The updates consists of new layout, the ability to manage transfers, view eStatements, and enhanced authentication. The Touch ID (fingerprint) authentication login will work on the second login attempt after the initial device registration process is completed. We have included some screen shots of the new Transtar FCU App.

We are working towards a release date of the TFCU App on the Android market. Once that date is confirmed we will notify you of any updates.

If you have any questions or concerns please let us know at transtarfcu.org and by phone 832-201-0190.



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, 2018. 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.

TFCU Holiday Hours

Williams Tower Branch Location

The Williams Tower Branch Will be closed December 24th and 25th as well as December 31st and January 1st.

The Branch will be open December 26th - 28th from **9:00 am - 1:00 pm.**

The Branch will be open January 2nd - 4th from **9:00 am - 1:00 pm.**

The Williams Tower Branch will return to normal hours of operation on January 7th

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



International Credit Union Day

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To say thank you for another great year, stop by either branch October 18 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!

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 (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 (2013-2018 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 (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 (2018 up to \$25,000) (2018 \$25-50,000) (2018 \$50,000.01+)	60 mos.	as low as 4.25%
	84 mos.	as low as 4.50%
	120 mos.	as low as 4.75%
Used RV (2015-2018 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 (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 (2017 - 2018 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	0.02%
\$2,000.01-\$10,000	0.02%
\$10,000.01+	0.02%

MoneyStar Money Market Accounts

\$1,000-4,999.99	0.05%
\$5,000+	0.05%

CD & IRA Certificates

182-Day	0.20%
1-Year	0.65%
2-Year	1.00%
3-Year	1.20%
4-Year	1.41%
5-Year	1.61%

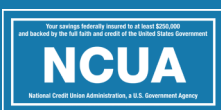
All rates shown as Annual Percentage Yield and assume all dividends remain in account. Minimum to open Money Market, Regular Share Certificate and IRA Certificate is \$1,000. Penalty for early withdrawal. IRA CD not available for 182-Day term. Certificates automatically renew. Dividends are compounded daily, credited monthly and may not be withdrawn during the term. Rates are as of September 1, 2018 and are subject to change.



Board of Directors
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 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**
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 Latisha Schools, **Accounting Manager**
 Maria Cervantes, **Lending Manager**



Federally Insured by NCUA