



Annual Meeting and Board Nominations

Join us for this year's annual meeting; we'll serve refreshments, review the 2017 financials and present what's coming up in 2018.

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.

Leldon Walenta - 3 year term

Mr. Walenta received a BBA (Finance) and a BBA (Accounting) from the University of Houston. He began with Transco in 1976 and was most recently Manager of Treasury/Credit for Gas Pipeline Operations. He is now retired. Mr. Walenta has been associated with the TFCU Board of Directors for over 15 years.

Nick Bacile - 3 year term

Mr. Bacile was most recently VP and CFO for Williams Gas Pipeline Unit and is now retired from the company. He has served as a member of the TFCU Board of Directors for almost six years.

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)	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%

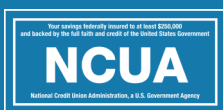
MoneyStar Money Market Accounts

\$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.



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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**