

Spring 2014

Insights

Serving Texas Since 1952

Your Financial Partner for Life



Greater TEXAS
★ FEDERAL CREDIT UNION ★

gtfcu.org

AGGIELAND
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aggielandcu.org

62nd ANNUAL MEETING YOUR CREDIT UNION IS FINANCIALLY SOUND

The Annual Meeting is an opportunity for Greater TEXAS Federal Credit Union members to participate in the election of the Board of Directors and to comment on the credit union's financial condition and its future goals. Approximately 200 members met on February 18, 2014, in the Public Hearing Room of the John H. Winters Complex in Austin for the 62nd Annual Meeting. After enjoying a BBQ dinner, the meeting was called to order at 6 p.m.

Board Chairman, Damon Holditch, conducted the meeting. He reviewed the previous year's growth and thanked all of his fellow board members, the Supervisory Committee, staff, and membership for all of their hard work and support. During the Treasurer's Report, Penny Rychetsky demonstrated how solid financial decisions were evident in the overall growth of the credit union. Larry Fisher, Supervisory Committee Chairman, reported on the Supervisory Committee's responsibilities and again thanked the committee members for their many hours of volunteer work.

An election was held to fill three, three-year positions on the Board of Directors. The Nominating Committee- Chairman Kenneth L. Owens and Members Reynaldo Morales and Crag C. Hatchett-nominated Larry Fisher, Jane Woods and Charlotte Schneemann. The nominations were approved by acclamation.

Tommy D. Seargeant, President/CEO, presented 5, 10, 15, and 20 "Years of Service Certificate" plaques to sixteen employees. Mr. Seargeant presented Damon Holditch, Board Chairman, a plaque for his thirteen and half years of service to Greater TEXAS Federal Credit Union. Mr. Seargeant announced the winners of ten \$50 cash door prizes and eight other door prizes donated by CU Members Mortgage, Liberty Mutual, Auto Exam, Enterprise Car Sales, CUNA Mutual, Paul Strang and Auto P.I. At the end of the meeting, a cake reception was held to celebrate another successful year.

For a copy of the 2013 Annual Report, please call 512.458.2558 ext. 1158 or 800.749.9732 ext. 1158, or visit www.gtfcu.org or www.aggielandcu.org and click the About Us menu and select Annual Report.



2014 Board of Directors, from Left, front row: Ben Moreno, Chairman, Penny Rychetsky, Treasurer; Tommy Seargeant, President/CEO; Charlotte Schneemann, Member. From left, back row: Dorothy Harrison, Secretary; Daniel Kaderka, Second Vice Chairman; Jane Woods, First Vice Chairperson; Larry Fisher, Member

LET YOUR HOME WORK FOR YOU

For those who think that there's just too much homework these days, Greater TEXAS Federal/Aggieland Credit Union says, no way. It's time to let your home, work, for you. That's why we offer home equity loans that work with your life. A home equity loan is a valuable tool that allows you to use your home's equity for anything from home improvement projects to college tuition to debt consolidation. And, GTFCU/ACU can help you get a great rate with great service. Now through June 30th, we're offering home equity loan rates as low as 3.25% APR.* Simply visit www.gtfcu.org or www.aggielandcu.org or call us at 800.749.9732 ext. 1002 to start saving money today. Just another reason why We're Your Financial Partner for Life.

*APR is Annual Percentage Rate. Stated rate is for new loans only. Minimum \$10,000 new cash. Actual rate may vary depending on credit qualifications. No additional rate discounts apply. Terms and conditions apply.



HELPFUL DEBIT CARD TIPS: "SIGNATURE VS. PIN – IT'S YOUR CHOICE"

Since its introduction nearly 15 years ago, the GTFCU/Aggieland Visa Debit Card has evolved into the product of choice for making bill payments, accessing cash and covering household expenses. The card has become an integral part of our everyday lives, but how often do we pay attention to the method of completing a debit card transaction? There are two ways to finalize most debit card purchases at the point of sale: entering a PIN (by selecting the "DEBIT" option) or signing a receipt (by selecting the "CREDIT" option). Both options will work but is there a clear winner in the battle of Signature vs. PIN?

The answer is a resounding "yes".

When given the choice, you should always choose to sign for your purchase by selecting the "CREDIT" option. There are three main reasons:

- 1) **SAFETY:** The news of late has been abuzz with reports of data compromises involving your debit and credit card information; most recently at Target retail stores. When you *sign* for your purchases, you are ensuring that retailers will never have your PIN in their records – and data thieves will never be able to steal your PIN from the stores you visit.
- 2) **SAVINGS:** If your PIN were to be stolen and used, you could lose anywhere from \$50 to \$500 from your account. That's because Visa ZERO LIABILITY[®] does not apply to consumer claims of fraud involving a PIN.
- 3) **PROTECTION:** When you *sign* for a purchase, you will have a much greater level of protection should you ever have a disagreement or dispute with a merchant.

Exercise the right to control your purchases and choose "CREDIT" whenever possible. When a clerk asks, "debit or credit?" choose "CREDIT"; when a gas pump asks if your card is a debit card, say "no" and choose "CREDIT"; if a payment terminal is prompting you for a PIN, press the "CANCEL" button and choose "CREDIT".

Your PIN is a valuable piece of information – the more you use it, the more it becomes exposed to potential data thieves. If at all possible, try and limit your PIN usage to ATM withdrawals only.

We know you have many choices available when paying bills or making purchases and we appreciate it each and every time you choose the GTFCU/Aggieland Visa Debit Card. If you ever have questions or concerns about debit card usage and safety, please feel free to call our friendly Card Services Team at 800.749.9732 ext. 1005.

YOUR FINANCIAL TO-DO LIST THINGS YOU SHOULD BE THINKING ABOUT EVERY YEAR.

Presented by Paul Strang

What are your financial, business or life priorities? Your goals? Specify them, then consider investing, saving or budgeting methods you could use to realize them.

Think about deductions. If you've made a great deal of money in a given year and have the option of postponing a portion of the taxable income until the following year – that may bring some tax savings.

Can you max out your IRA contribution at the start of the year? If you can do it, and want to do it, do it early - the sooner you make your contribution, the more interest those assets will earn.

Required Minimum Distributions? Retirees over age 70½ must take RMDs from traditional IRAs and 401(k)s. Make sure you're aware of the deadlines.

Transaction? Did you (or will you) sell any real property this year? Start a business? Receive a bonus? Sell an investment held outside of a tax-deferred account? These moves may have an impact on your taxes.

Charitable gifts? Remember, if you make charitable contributions this year, you may claim the deductions on your return.

Mortgage payments? Can you make a January mortgage payment in December, or make a lump sum payment on your balance? If you have a fixed-rate mortgage, a lump sum payment could reduce the loan amount and total interest paid.

Life changes? Did you marry or divorce? You may want to change beneficiaries in your will and take look at your insurance coverage. If your last name is changing,

you'll need a new Social Security card. Are you returning from active duty? Check the status of your credit, and the state of any tax and legal proceedings that might have been preempted by your orders. Review the status of your employee health insurance, and revoke any power of attorney you may have granted to another person.

Don't delay – get it done. Talk with a qualified financial or tax professional today, so you can focus on being healthy and wealthy from year to year.

Paul Strang, SWBC Financial Consultant, may be reached at 512.458.2558 ext. 1183 or pstrang@swbc.com.

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INSURANCE PROTECTION FOR WHAT'S IMPORTANT EXCLUSIVELY FOR CREDIT UNION MEMBERS

Different life stages mean different responsibilities. As those commitments build, grow and change, make sure to evaluate the insurance coverage you need to protect them. Some aspects of insurance can be complex, but you don't have to be an expert. That's why we're here to help you with sound information and the tools you need to make the right decisions.

Trusted by Your Credit Union

Our partnership with credit unions like yours goes back more than 75 years. In that time, we've built our reputation on exceptional value, superior service and a commitment to serve the member-focused mission of credit unions everywhere.

Call us today to find out how we can help you:

855.612.7909

Monday – Friday - 7am - 9pm CT

Saturday - 8am - 4pm CT

Visit us at TruStage.com

TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

TruStage™ is the marketing brand for the insurance offered through CMFG Life Insurance Company. The insurance offered is not federally insured or guaranteed or sold by your credit union.

INTRODUCING OUR NEW FREE REALTY PROGRAM: CU HOME ADVANTAGE

We are always looking for new ways to help you achieve your financial goals and our new FREE realty program helps you reach your dream of home ownership with great rebates and discounts.

CU Home Advantage provides:

- **Cash Rebate** - Members will receive 20% of the real estate professional's commission as a cash rebate within 30 days after closing on the sale and/or purchase of a home in participating states.
- **Dedicated Member Advocate** - Members receive assistance from an experienced advocate who ensures satisfaction throughout the home buying process.
- **Highly-Qualified Real Estate Professional** - Members will be provided a top-tier real estate professional that has satisfied strict criteria to ensure you are working with the very best in service and performance when it comes to buying and/or selling your home.
- **Ancillary Services and Discounts**
 - o Discounted Home Warranty - Special home warranty pricing is available for a new home purchase as needed.
 - o Discounted Moving Services - Member Advocates can help you take advantage of professional moving services at a special discounted price.
 - o Discounted Temporary Housing Assistance - Member Advocates can assist with temporary housing solutions should you need accommodations before your new home is ready.
 - o Plus additional discounts are available with participating retailers.

Enroll today and achieve the dream of homeownership with a little more in your wallet.

888.712.1811 | cuha@homeloancu.com | www.cuhomeadvantage.com

CU Home Advantage is powered by CU Members Mortgage, a division of Colonial Savings F.A. NMLS#401285.

For more information about our home loan program contact:



JEANNE TRAYWICK

CU MEMBERS MORTGAGE LOAN OFFICER

NMLS #452937

979.696.1440 EXT. 1311

JEANNET@HOMELOANCU.COM





EOQ

Congratulations to Shadon Calip, the first quarter 2014 Employee of the Quarter. Shadon is the Senior Card Services Representative at the Main Office. She was nominated for EOQ because she is very helpful and courteous to members as well as credit union staff. Shadon has a high level of expertise in a critical area of the credit union and many trust her knowledge and opinion. Way to go Shadon!

Holiday CLOSINGS

Monday, May 26th
in observance of Memorial Day

Friday, July 4th
in observance of Independence Day

BOARD OF DIRECTORS

Chairman Ben Moreno
First Vice Chairperson Jane L. Woods
Second Vice Chairman Daniel Kaderka
Treasurer Penny V. Rychetsky
Secretary Dorothy H. Harrison
Members Charlotte Schneemann
 Larry Fisher

Supervisory Committee

Chairman Larry Fisher
Secretary Linda Lothringer
Members Marilyn Eaton
 Wesley Yeager
 Flora Fearon

Management

President/CEO Tommy D. Seargeant
Senior Vice President/CFO Mike Miller
Sr. VP Aggieland/Branch Operations Jason Goodman
Senior Vice President/CLO Larry Hudson
VP of Information Technologies Carolyn Muise
VP, Human Resources Tammy L. Carter

Insights is an official publication of Greater TEXAS Federal Credit Union for the sole use of its members. Editor/VP, Marketing, Brandy Conway.

BRANCHES AND MORE

Arlington

Branch Manager: Reagan Martin
 910 East Road to Six Flags
 Arlington, TX 76011
 (817) 548-0584

Austin – Main Office

6411 North Lamar Blvd.
 Austin, TX 78752-4088
 (512) 458-2558
 1-800-749-9732

Austin – Airport

Branch Manager: Jennifer Everett
 1180 Airport Blvd.
 Austin, TX 78702
 (512) 458-2558

Austin – Winters

Branch Manager: Monica Caudle
 701 W. 51st St., Section F
 2nd West
 Austin, TX 78769
 (512) 438-4750

Bastrop

Branch Manager: Jill McNabb
 115 Hunters Crossing Blvd.
 Bastrop, TX 78602
 (512) 332-2391
 Metro (512) 303-6045

Bryan

Branch Manager: Tina Muth
 2127 E. William J. Bryan Pkwy.
 Bryan, TX 77802
 (979) 696-1440

Cedar Park

Branch Manager: Mystel Jensen
 1600 N. Bell Blvd.
 Cedar Park, TX 78613
 (512) 458-2558

Touch Tone Loans

Apply for a loan over the phone during regular business hours.
 (512) 458-2558 ext. 1006
 (800) 749-9732 ext. 1006

GTCall 24 - hour Account Access

Automated voice response system lets you check your balance, transfer money, even apply for a loan, all over the phone, from anywhere in the world, 24 hours a day, 7 days a week, free!
 Austin: (512) 451-5195
 Nationwide toll-free: 1-800-749-0179

Internet Access

www.gtfcu.org
 www.aggielandcu.org or
 www.freecuatms.org
 for many more FREE or NO-FEE ATM locations. You can use your ATM card at PLUS machines worldwide, but if you use machines other than the ones listed above, the first five transactions per month (seven per month for Golden Star members) are free, and you will be charged \$2 for every transaction after that.

For additional locations, visit www.co-opsharedbranch.org to locate a CO-OP Shared Branch near you.

College Station – Southwest Parkway

201 Southwest Pkwy. E.
 P.O. Box 10091
 College Station, TX 77840
 (979) 696-1440
 1-800-999-0310

College Station – Northgate

Branch Manager: Jason Nowak
 501 University Drive W.
 College Station, TX 77840
 (979) 696-1440

Dallas

Branch Manager: Maida Hodge
 1317 Empire Central
 Dallas, TX 75247
 (214) 688-5504

Edinburg

Branch Manager: Susana Rodriguez
 416 South Jackson Rd.
 Edinburg, TX 78539
 (956) 316-8334

Houston-290

Branch Manager: Shirley Geary
 5305 Bingle Road
 Houston, TX 77092
 (713) 895-8659

Houston – Polk

Branch Manager: Maria Ortega
 5425 Polk St. B
 Houston, TX 77023
 (713) 923-5336

Manor

Branch Manager: Suzanne Hayes
 11401 US HWY 290 E., Bldg. A
 Manor, TX 78653
 (512) 458-2558

San Antonio

Branch Manager: Anna Olivares
 3635 S.E. Military Dr., Ste. 100
 San Antonio, TX 78223
 (210) 337-3343

San Antonio – Texas Transportation

Branch Manager: Colleen Whitten
 6318 Callaghan Road
 San Antonio, TX 78229
 (210) 344-2011

San Marcos – St. John's

Branch Manager: Sylvia Morales
 329 Cheatham St.
 San Marcos, TX 78666
 (512) 392-2496



FACTS**WHAT DOES GREATER TEXAS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and transaction history income ▪ account balances and payment history ▪ credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Greater TEXAS Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greater TEXAS Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call (800) 749-9732 ext. 1009 ▪ Visit us online: www.gtfcu.org and complete the Opt-Out form located on our Privacy Policy page. <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (800) 749-9732
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What we do	
How does Greater TEXAS Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Greater TEXAS Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit card or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as Credit Union Business Solutions</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Greater TEXAS Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies</i>

Other Important Information	
<p>California Residents: We do not share your personal information with our affiliates, nor do we share your personal information for joint marketing with other financial companies.</p> <p>Vermont Residents: Except as permitted by law, we will not share your personal information with our affiliates or nonaffiliated.</p>	