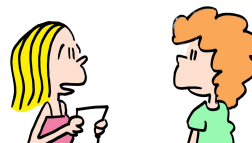




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The Teller



July, 2019
713-462-5552

An Official Publication of UNITED SAVERS TRUST CREDIT UNION

Balance Transfers:

Transfer high interest rate credit cards to your low 7.9% credit union Visa credit card.

It can sometimes be smart to transfer the balance on one credit card to another credit card with a lower rate—though the cost for that can be steep. Most credit cards charge a higher interest rate on balance transfers.

Your **USTCU Visa credit card** will not charge you a balance transfer fee. You will pay the same low **7.9%** interest rate on balance transfers, as you pay on purchases.

And, be careful not to fall for low 'come-on' rates offered by some credit card companies. That low interest rate is usually temporary. When the introductory period is over, you'll end up being charged an outrageous interest rate.

Our low **7.9%** interest rate is the only rate you'll pay for your purchases, and on balance transfers.

7.9% **VISA**

3rd Quarter Dividends Declared

All regular share accounts and club accounts earned .25% this quarter. Checking accounts and Money Market Checking accounts earned .20%



Repo's For Sale!

Repossessed automobiles for sale.

2015 Ford F-150

Mileage 81,204
\$20,000

2010 Chevrolet Silverado

Mileage 105,340

2008 Toyota RAV 4

No engine
\$1,000 as is

Special finance rates!

2019 Holiday Schedule

INDEPENDENCE DAY - THURSDAY, JULY 4
LABOR DAY - MONDAY, SEPTEMBER 2
VETERANS DAY - MONDAY, NOVEMBER 11
THANKSGIVING - THURSDAY, NOVEMBER 28
THANKSGIVING - FRIDAY, NOVEMBER 29
CHRISTMAS EVE - TUESDAY, DECEMBER 24
CHRISTMAS DAY - WEDNESDAY, DEC. 25
G.L. CLOSE - TUESDAY, DECEMBER 31
NEW YEARS - WEDNESDAY, JANUARY

Vacation Loans Available

Skip The Extended Warranty

"Instead of buying the extended car warranty, Consumer Reports recommends investing that \$1,200 in an interest-bearing account. That way, you'll have an emergency fund if a post-warranty problem arises. And, if your car doesn't need pricey repairs, you'll already have the money for a down payment on your next car."

A recent Consumer Reports survey found that 55 percent of owners who purchased an extended warranty hadn't used it for repairs during the lifetime of the policy, even though the median price paid for the coverage was just over \$1,200. And, on average, those who did use it spent hundreds more for the coverage than they saved in repair costs.

Among the most satisfied were primarily owners of less-reliable brands, including BMW, Chrysler, Dodge and Mercedes-Benz. The reason for those owners' higher satisfaction may be that they tended to use the coverage more often than owners of cars from historically reliable brands.

Conversely, owners of Hondas, Subarus and Toyotas -- perennially high-ranking brands for reliability -- were among the least satisfied overall with their extended warranties. They were also far less likely to have used them, compared with owners of most other brands' models.



Enroll in E-Statements Now!

Enroll online at USTCU.COM to view your statements, as well as: view all of your accounts, access Bill Pay, transfer funds, and much more.



NEW & USED RV LOAN

RATE STARTING AS LOW AS 4% AND UP TO 120 MONTHS FINANCING

NEW BOATS, MOTORS, JET SKIS & TRAILERS

AS LOW AS 4% AND UP TO 72 MONTHS FINANCING

USED BOATS, MOTORS, JET SKIS & TRAILERS

AS LOW AS 5% AND UP TO 72 MONTHS FINANCING

ATV, GOLF CARTS, DIRT BIKES W/TRAILER

START AS LOW AS 5%

Documents Available to Members:

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- 1) balance sheet and income statement (the non-confidential pages of the latest call report may be given to meet this requirement
- 2) a summary of the most recent annual audit completed in accordance with 91.516 of this chapter relating to Audits and Verifications.
- 3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- 4) Internal Revenue Service Form 990

It's Not About
How Much Money
You Make
It's How You Save It!