



ustcu@ustcu.com
www.ustcu.com

The Teller



January 1, 2021
713-462-5552

An Official Publication of UNITED SAVERS TRUST CREDIT UNION

69TH ^{Virtual} ANNUAL MEETING

USTCU Annual Meeting to be held virtually on Zoom

The annual membership meeting of United SaversTrust Credit Union is scheduled for 12:00 CT, Wednesday, February 17, 2021, to be held virtually via Zoom video conference. Please, register to attend the meeting via the link below.

<https://lsi-industries.zoom.us/j/91891861837>

United Savers Trust Credit Union 2020 Annual Report can be viewed and downloaded from our website at www.ustcu.com

The agenda for the meeting will be as follows:

I. Call to Order

Matt Pentifallo

- a. Ascertain a Quorum is present
Daintee Dietz
- b. Introduction of Board of Directors and Staff
Matt Pentifallo
- c. Reading and Approval of Minutes
Daintee Dietz
- d. Report of the Chairman
Matt Pentifallo
- e. Report of the Treasurer
Dennis Vine
- f. Report of the Audit Committee
Daintee Dietz
- g. Report of the Credit Committee
Isham Williams
- h. Nominating Committee Report and Election Results
Kaye Fisher
- i. Report of the Manager
Charlotte Aubry
- j. New Business
Matt Pentifallo

II. Drawing For Prizes

(Prizes to be determined)

Prizes will be awarded to members who attend the virtual meeting, and are virtually present for the drawing.

III. Adjournment

2020 Share Promotion You could Win \$2021!



It's not too late to start the new year off with a BANG!

The rules are as follows: refer a new member to the credit union and if your referral opens up a \$250 Certificate of Deposit, for a minimum term of one year, you will receive one ticket into a drawing for \$2021.

Increase your chances of winning!

If your referral opens a \$1000 Certificate, with a minimum term of one year, you will receive TWO tickets into the drawing; increasing your odds of winning \$2021!

What's the catch?

You must attend our virtual 2021 annual meeting on February 17, 2021 and be virtually present at the time of the drawing. The referral's money must be on deposit the day of the annual meeting when the drawing takes place.

Will there be more prizes to win?

Yes! In addition to the Share Promotion drawing we will have multiple drawings for awesome door prizes, including cash prizes.

Vacation or Staycation Loans Available February 1, 2021

Dividends Declared

The Board declared .25% on all regular shares & club accounts. Money Market earned .25% & checking accounts earned 20%. Our highest earning certificate of deposit earns 1.65%



2018 Ford Fusion
\$19,000 2% interest
Odometer: 40,582 Exterior
Color: White (Platinum
Edition, Leather, Back Up
Camera, New Engine, New
Tires, Sunroof.)

For more pictures of our
repos visit www.ustcu.com

COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with United Savers Trust Credit Union you should contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

Mail: Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
Phone: (512) 837-9236 - Fax: (512) 832-0278
E-mail: complaints@tcud.state.tx.us



LOWER RATES LONGER TERMS EQUAL LOWER MONTHLY AUTO PAYMENTS

**We have lowered interest rates on new and
used autos and extended our terms on
used automobiles**

You are now able to finance a one year old preowned automobile for the same low interest rate and longer term as a brand new automobile! Our terms on two and three year automobiles has also been increased. A longer term and lower interest rate means a lower monthly payment.



Holiday Schedule

New Years Day - Friday, Jan 1, 2021
Good Friday - Friday, April 2, 2021
Memorial Day - Monday, May 31, 2021
July 4th - Monday, July 5, 2021
Labor Day - Monday, September 6, 2021
Columbus Day - Monday, October 11, 2021
Veterans Day - Thursday, November 11, 2021
Thanksgiving - Thursday, November 25, 2021
Thanksgiving - Friday, November 26, 2021
Christmas Eve - Thursday, December 23, 2021
Christmas Day - Friday, December 24, 2021
GL End of Year Close - Thursday, December 30, 2021
New Years Day - Friday, December 31, 2021

