



**CREDIT UNION OF
TEXAS**

**PRODUCT
GUIDE**



Our Secure Checking accounts provide peace of mind and come loaded with perks...

- Minimum opening deposit – \$25
- No minimum balance requirement
- eStatements and online banking
- Unlimited check writing
- Overdraft protection available
- Over 80,000 surcharge-free ATMs¹

Not a member yet? A one-time membership fee of \$10, plus a \$5 initial deposit establishes your share in CUTX. Visit CUTX.org/JOIN.

SECURE CHECKING also includes...

- Total Identity Monitoring²
- Buyers Protection & Extended Warranty³
- Mobile Phone Protection³
- Shopping Rewards²
- Unlimited Access to Credit Report/Score²

Monthly service charge is \$6.00

(Service charge waived for Students age 25 and under)

SECURE CHECKING PLUS also includes...

- Cash Back Member Rewards²
- Health Discount Savings² †
- Travel & Entertainment Discounts²
- AD&D Insurance^{3,4}

Monthly service charge is \$10.00

(Service charge waived for First Responders and Veterans with proof of Veteran status)

DEBIT MASTERCARD

Our chip-enabled debit card gives you 24/7 access to the funds in your checking account.

Federally insured by NCUA. Insurance products are not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity. 1: Surcharge-free ATMs are available through AllPoint and MoneyPass networks. Visit allpointnetwork.com or moneypass.com to find one near you. 2: Registration and activation required. 3: Refer to Guide To Benefits for complete details of coverage. 4: Plateau Insurance Company of Crossville TN. will be the Accidental Death & Dismemberment Insurance underwriter. †-This is NOT insurance



Whatever the reason, CUTX offers competitive loan products to fit every budget. We offer:

- New and Used Auto Loans
- Mortgage and Home Equity Loans
- Mastercard® Credit Cards With Rewards
- Personal Loans and Lines of Credit
- Discounts available (*with auto payment*) ¹

BUILD IT | RE-BUILD IT

This program is designed to offer members with no credit history or past credit issues a way to build or re-build their credit.

This program is a simple, 3-step process that can help get your credit on track.

CREDIT CARDS

The Platinum Mastercard comes with competitive rates, no annual fees, no balance transfer fees, and additional benefits like Mastercard ID Theft Protection, Lost Wallet Assistance, and more.

MORTGAGE LOANS

At CUTX, we make the home loan process hassle-free. With competitive rates and a dedicated mortgage team to walk you through the process, we'll find the best mortgage loan for you and have you ready to move in no time.

- Purchasing a home
- Home Equity Loans
- Refinancing your current home

Contact our home team at **972-705-4845** or **800-314-3828** or start the pre-qualification process at CUTX.org/Loans.





SHARE SAVINGS

This is the account that opens your membership!

A one-time membership fee of \$10,
plus a \$5 initial deposit
establishes your *SHARE* in CUTX.

We also offer...

- Kids Accounts
 - Holiday Savings
 - Certificates of Deposit
 - Money Market Accounts
 - Individual Retirement Accounts
-

KIDS SAVINGS

You're never too young to start planning and saving for tomorrow. Help a child in your life build a bright financial future by opening a kids savings.

HOLIDAY SAVINGS

Don't let holiday expenses sneak up on you – prepare to check everyone off your list with this savings account.

Withdrawals can be made November 1
through January 31 at no fee.

CERTIFICATES OF DEPOSIT

Lock in a competitive interest rate for as little as 6, or up to 60 months. Minimum opening balance is \$1,000.

MONEY MARKET ACCOUNTS

The grown-up savings account. Offers liquidity, a higher yield and up to six transfers per month.



NEW & USED AUTO LOANS

Our great rates, flexible terms, and convenient process make CUTX the perfect place to finance your next vehicle.

- Competitive rates on new and used vehicles
- Flexible terms
- Auto pay from your CUTX or other account
- Skip It! — Move back one qualifying monthly payment

Getting pre-approved is easy and it gives you buying power when you head to the dealership. Apply online, by phone at **972-705-4802** or visit a CUTX store to get started!

AUTO REFINANCE

If you financed your vehicle through a dealership and you're stuck with a rate you don't like, let CUTX see if we can save you money. We often uncover fees or charges for items our members didn't even know they purchased. And we can do it in just minutes.

CAR BUYING SERVICE POWERED BY TRUECAR

Enjoy hassle-free shopping and exclusive savings from home. Get a free, online appraisal of your car as well. Visit cutx.truecar.com.

AUTO PROTECTION PROGRAM²

We've got you covered with Guaranteed Asset Protection (GAP), vehicle service contracts and insurance products available to protect you after your purchase.

AUTO LEASING

You can reduce your monthly payment up to 50% when you lease with FairLease, a CUTX auto solution.

Visit FairLease.org or call **1-800-NEW-LEASE**.





HOW TO JOIN

Just complete a membership application (*online or at a store*) and open a savings account with \$15 or more.



Apply **online** at **CUTX.org/Join**



Complete a membership app and take to a **CUTX store** near you



Find a CUTX store near you at **CUTX.org/Locations**

CUTX IS VIRTUALLY EVERYWHERE!

We strive to make banking with us easy and convenient.
That means giving you options!

- Online Banking at **CUTX.ORG**
- ATMs & ITMs
- Mobile Banking*
- Text Banking*
- Social Media
- Debit Alerts*
- Direct Deposit

* Message and data rates may apply. Federally insured by NCUA. Membership required.

ABOUT CUTX

In 1931, a small group of Dallas teachers applied for a credit union charter. In the beginning, CUTX's assets totaled only \$65. Today, CUTX is one of the largest credit unions in the state serving over 146,000 members. **Our values aren't in profits; they're in people.**

We exist solely to serve our members and communities, with no stockholders to enrich. Through the use of volunteer boards and member ownership, we're able to provide all the banking services and conveniences for everyday life—savings, checking, loans, surcharge-free ATMs, online and mobile banking— all with some of the most competitive rates around.

WHAT'S IN IT FOR YOU

Strong Tradition — We've got 90+ years under our belt working for you. And just like our members since 1931, you still own the place!

Our Rates Don't Play — CUTX offers some of the most competitive rates on deposits and loans.

Focus on Community — We donate our time, money, and resources to local charities. Our areas of passion include:

- Education
- First Responders
- Veterans
- Local non-profits
- Community & Civic Groups



#CUTXCares

WE HAVE MORE

Here are just a few of the extra perks that we offer...

- Member Scholarships
- Pay for Grades Contest
- Tax Prep Savings
- Auto Pay Loan Discounts
- Checking Discounts for Veterans
- Military/Educator Loan Discounts
- Prescription Discounts
- ...and more!

BRANCHES



- Allen:** 900 W Bethany Drive, Suite 100 ■ Allen 75013
- Castle Hills:** 6201 N. Josey Lane, Suite 214 ■ Lewisville 75056
- Dallas (High Five):** 8131 LBJ Freeway, Suite 107 ■ Dallas 75251
- Dallas (Hampton):** 4180 South Hampton Road ■ Dallas 75224
- Dallas (Ross Avenue):** 3305 Ross Avenue ■ Dallas 75204
- DeSoto:** 2828 Prince George Avenue ■ DeSoto 75115
- Frisco:** 4770 Eldorado Parkway, Suite 300 ■ Frisco 75034
- Gilmer:** 107 E. Marshall St ■ Gilmer 75644
- Irving:** 6000 Valley View Lane ■ Irving 75038
- Lewisville:** 2525 MacArthur Blvd. ■ Lewisville 75067
- McKinney:** 2651 Ridge Road, Suite 101 ■ McKinney 75070
- Mesquite:** 1020 Gross Road ■ Mesquite 75149
- Plano:** 7801 Coit Road ■ Plano 75024
- Richardson:** 601 North Plano Road ■ Richardson 75081
- Rockwall:** 2914 Ridge Road ■ Rockwall 75032
- Wylie:** 2580 W FM 544 ■ Wylie 75098
- Main Office:** 900 W Bethany Drive, Suite 500 ■ Allen 75013



- Member Services:** 972-263-9497 or 1-800-314-3828
- Mortgage Loans:** 972-705-4845
- Auto Loans:** 972-705-4802
- FairLease:** 1-800-NEW-LEASE



help@cutx.org



www.CUTX.org

