

members' plus extra



NEWS 4 YOU

Home Buying Seminar

Mark your calendars for Saturday, March 8th - Plus4 will hold an informative seminar on the home buying process.

RSVP to 713-970-6217 to reserve your spot today.

2008 Scholarships

Our website has all the latest information on our scholarships for 2008. Please check the website at www.plus4cu.org and read the newsletter for the latest information on when applications will be accepted.

Make Plans To Attend The Credit Union Annual Meeting

Saturday
March 1, 2008
Plus4 Alameda Office
9998 Alameda Genoa

It is that time of year when the credit union would like to encourage you to attend the annual meeting. This is our chance to give members an annual progress report of where we are and where we are going as a financial institution. You will also get a chance to meet and chat with the credit union board members and staff. Snacks, entertainment and prize drawings will be available so stop by and say hello!

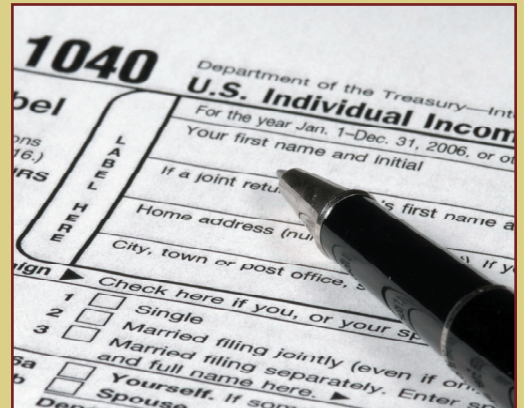
Watch your mail in February for your Annual Meeting Notice and ticket for the drawings.

Are Your Credit Union Records Up To Date?

It's important that you keep all your credit union information accurate, and that includes your address. If you have recently moved, or are planning a move, please let us know. We want to make sure all communication and important notices from the credit union reaches you on time. For your security, change of address forms must be made in writing. You can mail or fax your signed change of address to the credit union.

Please note that a monthly fee of \$10.00 will be assessed to your account for mail returned to the credit union.

It's Tax Time Again!



Are You Ready?

It's that time of year again - tax time. As your trusted financial partner, we want to make it as easy as possible for you to complete your taxes. We've teamed up with Credit Union Tax Services and TurboTax Online to help you get your taxes filed on time and your refund deposited quickly.

Get your refund in as fast as 10 days with TurboTax Online

Your W-2's have arrived, now get the fastest, biggest refund you deserve with TurboTax Online - the tax expert millions of Americans trust for fast, accurate tax returns. Turbo Tax products are rated #1 year after year. E-filing is the fastest, most accurate way to complete your taxes. And with TurboTax Online guiding you through your return step by step, it couldn't be easier. Even better, e-file is free with the solution you choose. Visit our website, plus4cu.org and click on the TurboTax icon on our home page to get started!

Pick up an E-File packet at the Credit Union

Electronic filing, or E-filing, is the fastest and most accurate way to file your tax return. The return is transmitted directly to the IRS.

Within 24 Hours of the return being transmitted, the IRS will either acknowledge the return or indicate if there is any problem that requires correction.

E-file your taxes with NO MONEY UP FRONT and get your hard earned refund fast! Pick up a free tax packet in our lobby, download one from our website, or call and we can mail or email one to you. Complete the tax packet and mail or fax to Credit Union Tax Services. They will handle the rest and your refund will be direct deposited in as little as 7-10 business days after IRS acknowledgement.

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This credit union is federally insured by the National Credit Union Administration

A Conversation With Vladimir Stark Plus4 Credit Union President/CEO

By Sharyn Alden

His extraordinary insight comes from uncommon sources

Some people are born to serve others in creative, imaginative and life-fulfilling ways. Vladimir Stark, President/ CEO of Plus4 Credit Union truly found his niche.

Born in Monrovia, Liberia, the oldest of three children, Mr. Stark's spirit of helping others was gained from many sources, including his father. Some of his greatest memories are associated with helping his father--by profession he was an engineer, make rounds at various shelters, "I enjoyed lending a hand and in most cases sharing some of God's blessings with others in order for them to buy items they needed to live," Stark says.

Perhaps most telling, regarding how Stark's life would evolve, are the words of wisdom he received from his father and watching him impart good deeds. "He gave me continuous reminders that we are all judged by what we give, not what we receive."

Life in America

When he was 13-years-old, Stark arrived in New York to continue his education. Eventually he earned an undergraduate degree from Brooklyn College and later received his graduate degree from LeTourneau University in Houston.

During college he was introduced to the world of banking when he worked part-time as a teller at Chase Manhattan Bank. Even though banking played an important part in his life, he says, "I never gave up my dream of helping people, but I also knew that in order to follow my dream, I had to reach out and get involved."

In 1985, he started his career at Plus4 Credit Union as a loan officer. Eventually, as he got to help more members of the credit union, new doors opened to him. In 1993, eight years after joining the credit union, he had an opportunity to bid for the CEO's position.

The making of a leader

Mr. Stark notes that sitting on the CEO's side of the desk has its challenges and rewards. "When the final decision rests on your shoulders, the challenges are much greater than you might expect." The credit union has grown from \$33 million in 1985 to its current status of assets of \$152 million. Membership has grown from 8,500 members to its current base of 25,338 members.

But Mr. Stark doesn't measure success merely in dollars and cents. "I believe true success should be measured by how many members we have helped to improve their standard of living. Helping others grow is what I enjoy doing the most."

Stark adds that when he looks back at all the decisions that he has made that counted for anything in his life, this is what matters most. "It is the heart that makes the best decisions. In addition to logic, and the calculation of costs and benefits, there is a computation of the heart, which I think is actually more of a trustworthy guide. At a certain point you *feel* that something is right and then you can do it."

On the matter of success

Stark's wisdom about success in business reads like a master's course on life itself. "There is no guarantee of success in anything you want to accomplish," he says. "In fact, if you seek guarantee of success, you will never succeed. If you are not willing to take risks to fail, you cannot succeed. The true champions are distinguished by the fact that they sometimes lose, but more importantly that they can rise up from defeat. You cannot succeed if you are not prepared to fail." As one who is committed to helping others, he says these guidelines have helped him achieve results and stay focused as Plus4 Credit Union's CEO.

- * Invest in others. Spend the time and resources to develop others.
- * Remember that extraordinary insights often come from uncommon viewpoints.
- * Articulate the dream- reason for being here, why are they important to the organization.
- * Convey the organization's success even though it may be small steps.
- * Encourage confidence—each person can make a difference. Use your talents to help people think big.

Summing up his style of leadership, Stark says, "We have an enormous power to change lives and make a difference if we only care about our fellow man."

Plus4 Locations

www.plus4cu.org

Member Services
(713)970-6200

Toll-Free
800-621-6752

24 Hour Teller & Loan by Phone
(713) 970-6200

Almeda Genoa Office
9998 Almeda Genoa Rd.
Houston, TX 77075

Long Drive Office
6055 South Loop East
Houston, TX 77087

Downtown Office
401 Franklin Street
Houston, TX 77002

North Houston Office
4600 Aldine-Bender Rd., Rm. 239
Houston, TX 77032

Credit Union Service Centers
Learn where Credit Union Service Centers are in Houston by visiting www.creditunion.net

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Delia Diaz

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Chuck Richard

Mary Watson

**All of us at
Plus4 wish you
and your family
a happy and
prosperous
New Year!**

Retirement, Insurance & Investments From A Trusted Partner

A message from First Class Financial Services

Trust is everything - especially when it comes to your insurance and investments. That's why we are honored to have been chosen by Plus4 Credit Union as the financial services partner to serve the needs of members like you.

Designed exclusively for credit union members, and located right here at the credit union, the 1st Class Financial Services is a full-service financial advisory program. We provide retirement, insurance and investment services to members like you. We're here to help you and your family through a lifetime of financial planning needs - from those just starting a savings plan, to those with sizable assets looking for more sophisticated management tools.

Some of the products and services available include: Retirement planning, wealth management, education funding, mutual funds, 401(k), pension rollovers, life insurance, long-term care insurance and tax-managed investing*.

The 1st Class Financial Services is staffed by Veronica Estrada, a knowledgeable and experienced financial advisor devoted to serving all your retirement, insurance and investment needs. Veronica has over 10 years in the financial industry, and understands the importance of a trusted partner. Be assured Veronica will serve you with the same personalized attention you've come to expect from your credit union. Call 713-970-6252 for a no-cost, no-obligation appointment today!

Representatives are registered, securities are sold, and investment advisory services are offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.