

members' plus extra



All Treats No Tricks...

Thinking about a new
vehicle?



Then check out this hair
raising great deal!

With this special offer, you can receive a discount of .25% - 2.00% off your pre-approved loan rate when you get pre-approved at Plus4 before you visit the dealership.

Here's How:

1. Look for the promotional insert in your monthly statement or better yet, stop by any location and get pre-approved in person. Fill out the short pre-approval application and mail, fax or drop it back off to us.
2. A Plus4 representative will call you within 48 hours with your pre-approved loan amount and rate.
3. Start shopping for your new vehicle, your pre-approval is good for up to 60 days.
4. When you find your vehicle, stop back by the credit union and draw from our "Pumpkin of Savings" to receive up to 2.00% off your pre-approved rate!

It's that easy! Don't delay, this offer ends November 15, 2006.



*Skip up To
Two Loan
Payments
A Year*

How Would You Like To Skip Your Next Loan Payment?

Everyone needs a break now and then. So why not skip your next auto, line of credit or signature loan payment? As long as your account is current and in good standing, Plus4's skip-a-pay program allows you to skip up to 2 payments per loan, per year. And you get to choose the months that you want to skip.

Want to start your Christmas shopping early? Planning a New Year's Eve cruise? Whatever your reason, Plus4 gives you the opportunity to make it happen.

Just fill out the skip-a-pay form that is available at any branch office or download one from Plus4's web site on the applications page, and turn in your form at least 15 days prior to your loan due date. It's that simple to get the cash you need at the time you need it. For additional information, contact a Plus4 representative at 713-970-6200.

*A \$15 fee per loan per month applies. Please see the skip-a-pay application for program details and requirements.

NEWS 4 YOU

Since 1948, International Credit Union Day has been celebrated on the third Thursday in October. This day has been set aside to reflect upon the credit union movement's history and to promote its achievements.

We hope you will take a break from your busy day and join us at your nearest branch for refreshments in our lobby to celebrate International Credit Union Day on Thursday, October 19, 2006.

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Save Your Identity with E-Statements

Reduce your chances of being a victim of mail fraud by receiving your Plus4 statement electronically. Banking and paying bills online not only cuts off thieves access to the papers they need to commit ID theft, but also helps detect the crime sooner. That is because consumers who bank online check their accounts much more frequently - nearly 4 times a month more than those who receive statements by mail.

Online Statements offer safety, timeliness and convenience to you. Plus4 will be offering online statements in the coming months. Watch your mail for additional information about this exciting new service.



Consumers who bank online check their accounts much more frequently than those who receive statements by mail.

Online Banking Security - Everyday, Everywhere!

Your online security has always been a top priority. In the next few weeks, we'll be upgrading your online banking experience with a new security service to further help protect you from identity theft. It's called Enhanced Login Security and it's a free easy way to help prevent fraud. Soon, when you log in to online banking, you will be prompted to take steps to make your financial transactions more secure online.

Enhanced Login Security identifies you as the true "owner" of your accounts. Now, not only will your password be recognized, your computer will be recognized as well. If we don't recognize your computer - you've logged in from a public computer or one you haven't used before you will be prompted to provide information that only you will know as an additional line of defense against unauthorized access to your accounts. Enhanced Login Security is just one more way to prevent fraud, protect against identity theft, and strengthen your online security as a whole.

An Easier Way To Count Your Change

Now members can convert loose change to cash easily with the new coin counter at Plus4's Alameda branch office.

It's fast and easy...

Simply drop the coins into the machine, let it do the counting, and get a receipt with the coin tally. Take the receipt to the teller and the total will be deposited into the account of your choice. If you prefer to redeem the receipt for cash, simply ask the teller for cash instead of a deposit. And best of all, there is no fee to use this convenient service. This is just another way that Plus4 makes your life easier. Stop by and try it out today!

New Plus4 ATM

A no charge drive-up ATM is located at 9612 Rowlett Road (off Alameda Genoa) at the Wal-Mart gas station. Plus4 also has ATM's at the following locations:

Long Drive - 6055 S. Loop East

Alameda - 9998 Alameda Genoa

North Houston - 4600 Aldine Bender

Downtown - Inside Main Post Office
401 Franklin Street

Addicks-Howell - 315 Addicks
Howell Rd.

Plus4 Locations

Web Site
www.plus4cu.org

Main Office Lobby
6055 South Loop East
Houston, TX 77087

Main (713) 970-6200

Toll Free (800) 621-6752

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

Lobby Hours
Mon-Thurs: 9 am – 5 pm
Fri: 9 am – 6 pm

Drive Through Hours
Mon-Thurs: 8 am – 5 pm
Fri: 7 am – 6 pm
Sat: 9 am – 1 pm

Downtown Office
1002 Washington Ave., Rm. 218
Houston, TX 77002

Lobby Hours
Mon-Thurs: 7 am – 3 pm
Fri: 7 am – 4 pm

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

Lobby Hours
Mon-Thurs: 7 am – 3 pm
Fri: 7 am – 4 pm

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

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Wendell Greenleaf, Secretary
Charles Charleston
Margaret Glass
Robert Goedrich
Edward Johnson
Ed Martindale
Gail Reed
Chuck Richard
Mary Watson

We Are Growing...

Plus4 Assets: 144,378,638

Plus4 Members: 24,973

As of August 31, 2006

