

members' plus extra



NEWS **4** YOU

2007-2008

Scholarship Winners

The competition for Plus4's 2007-2008 Scholarship involved many fine students. Congratulations are in order for this year's winners:

\$1,000 Grand Prize Winner

Paula Haynes

\$500 Winners:

Quinn Begin

Maggie Brooks

Michelle Manuel

Nicole Trevino

Tiffany Wang

Michelle Young

Keep reading the newsletter to find out about next year's scholarship competition.

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International Credit Union Week October 15th - 20th

Member service is the foundation of the credit union movement. Whether Plus4 is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, Plus4 is making a difference for its members and the community as a whole.

This year, Plus4 will celebrate International Credit Union Week with the following promotions:

Complimentary Accounts - Stop by any office on Thursday, October 18th and we'll give you the first \$5 to open your savings account (valid on new accounts only).*

Refreshments - Drop in for light refreshments in all branch lobbies on Thursday, October 18th.

Camcorder Giveaway - During credit union week - October 15th - 20th - Open any new account or add any service to your current account (such as adding a checking account, debit card, loan, etc.) and we'll give you an entry form for a chance to win a Sony Camcorder*.



Stop by and say hello during credit union week or anytime, we value the opportunity to get to know our members!

*Free accounts are valid for new accounts only and offer no cash value. Entry forms for camcorder giveaway are available at all locations. No purchase necessary to enter. Entry forms will be distributed Monday, October 15th through Saturday, October 20th. Odds of winning depend on the total number of entries received. Drawing will take place on or about October 25, 2007 at 9998 Alameda Genoa, Houston, TX 77075. Winner will be notified by telephone.

Is Your Credit Score Sinking?



Credit Repair Learning Center Can Help

Everyone wants good credit. Your credit is a collection of your entire financial life and deals with your savings, loans and debt. And a few late payments can greatly affect your credit score.

Credit Repair Learning Center (CRLC) is a Houston based company that can help you fix your credit the right way. CRLC will not only help you with your credit problems, but teach you how to maintain the good credit you work so hard for.

Credit Repair Learning Center can help you with:

- + Re-establishing your credit
- + Removing old debt
- + Legally repair your credit
- + Remove old charge-offs
- + Dispute creditors
- + Increase credit rating
- + Deal with judgements, liens and bankruptcies

Take a look at what a few Plus4 members have to say about CRLC:

"I'm 100% satisfied with CRLC. I had horrible credit and after CRLC went through the process, they were able to improve my credit and I was able to purchase a new 2007 Lexus RX 350. I have referred at least 12 people to CRLC."

"I had a good experience with Aaron Collins at CRLC. They were able to direct me as to what I was doing wrong and guided me as to how to start rebuilding my credit. CRLC went through all my creditors and was able to help me pay them down. My credit is stable at this time but I hope it will increase in the future. Meanwhile due to the help from CRLC, I was able to purchase a vehicle and I'm very happy."

One quick call can get you started on your way to great credit. Contact CRLC today.

Credit Repair Learning Center
6666 Harwin, Suite 450
Houston, TX 77036
713-780-0332

Hope Comes Across The River

Plus4 Credit Union employee, Maria Castaneda, embraces the role of Humanitarian in a Mexican border town.

Just across the Rio Grande, and south of McAllen, is the industrial town of Reynosa. With a population around 750,000, Reynosa is no small border-town. Reynosa is a renowned retail center where *maquiladoras* or tariff-free factories abound.

Life in Reynosa is hard, and those that are lucky enough to have work in the maquiladoras, often live in harsh conditions. Homes made with cardboard walls are not uncommon; poverty is part of the landscape.

Recently Plus4 Credit Union employee Maria Castaneda traveled to Reynosa with her church group. They came with the simple but powerful goal of wanting to improve the impoverished landscape. Maria takes Plus4 Credit Union's mission statement, *Invest in people to improve lives*, to heart.

Maria became involved in the humanitarian trip to Reynosa last year; Sterlingwood Church needed her bi-lingual skills. Her first trip was so moving, and so successful, that she signed on to return again early this summer. "I really enjoy being a part of this trip. It is something that makes you realize that you are blessed."

In Reynosa, the group stays at the local orphanage. Maria is the primary translator while they are working with the children. The group brings smiles and gifts for the children. Last year their goal was to provide a family of four with a more spacious and stable home. They built a small home, dramatically increasing the living space. The new home gave the parents a full-sized bed for the first time. The kitchen had a new stove, sink and cabinets. "If you give, generosity returns to you," she says.

The family was chosen to receive the new home based on the mother's incredible kindness. Even though her husband often makes less than a dollar a day, she ran a neighborhood breakfast program every morning. The family's poverty seemed manageable compared to those around her who could not afford an extra meal a day. Maria's group was proud to help such a valuable member of the community.

This June the Sterlingwood group visited a women's correctional facility, with basic items that are not often available. They brought toiletry items like toothpaste, deodorant, shampoo and soap. The women, some of which had their small children living with them, were also treated to a special meal. A traditional Mexican meal of carne guisada, Spanish rice, and cake, usually served only for special occasions was a big hit. Maria says, "They could not thank us enough. They didn't want us to leave. They wanted us to come back the next day."

She also remarked that the meal "was amazing." A small gesture that we take for granted on this side of the border means so much to people in the border town of Reynosa, Mexico.

The group also followed up with the family they had built the home for last year. This year they brought the family new bedding, clothes, curtains, shoes and towels. Maria says proudly, "the items brought tears of joy to the mom and dad. The children just couldn't stop smiling."

Good will and kindness make the simplest actions powerful tools of ambassadorship. Compassion and civic responsibility are part of the Plus4 Credit Union tradition. Maria Castaneda is a great example of our commitment to building stronger communities. It really does take one person at a time. Maria says the group plans to return soon, continuing to follow up on the family, the women's correctional facility, and the orphanage.

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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Changing Jobs? Retiring? Don't Leave Your Retirement Plan Dollars Up In The Air

A message from First Class Financial Services

If you're changing jobs or retiring, you're in the midst of an enormous change. You should seriously be considering what to do with your money in your employer's 401(k), 403(b)/TSA or 457 plan. After all, it's probably one of your biggest assets. The wrong move could cost you thousands and greatly affect the quality of your retirement years.

Generally, there are four options for your retirement plan:

1. Leave it in your former employer plan
2. Transfer it to your new employer plan
3. Roll it over to a traditional IRA
4. Cash out and pay taxes and possibly penalties

Each decision has its pros and cons. Need help deciding what option is best for you? Contact **Veronica Estrada**, the 1st Class Financial Representative serving the members of Plus4 Credit Union for a no-cost, no obligation Retirement Assets Consultation at 713-970-6252. The quality of your retirement years depends on it.

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.



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