

members' plus extra



Money Management Workshop

Take charge of your financial future

Plus4 Credit Union is committed to providing financial information and educational opportunities to better serve our members. We want to help you achieve your dreams and become a better-informed consumer.

Plus4 Credit Union invites you to attend a Money Management Workshop designed just for you. An experienced financial trainer will address practical everyday issues that help you manage your money and meet your financial goals.

Upon completion and attendance of all four and five weekly Money Management Workshops all graduates will receive a \$25 deposit into their Plus4 Savings account as well as the knowledge to take charge of their financial future.

Topics covered in the workshop

- Educating yourself about money
- Establishing financial goals
- Creating a budget
- What has an impact on your credit
- Controlling debt
- Taking advantage of compound interest
- Creating a savings plan
- Protecting your wealth

All Workshops held at Plus4's Alameda Genoa Location at 9998 Alameda Genoa

Workshop Dates:

Five Saturday Courses 9 AM - 11 AM
 May 3, 10, 17, 24, 31
 October 4, 11, 18, 25 & November 1

Four Day Weekday Courses 6PM - 7PM

May 12, 13, 14 15
 October 13, 14, 15, 16

Do you have your vehicle financed somewhere else?



Are you looking for a low rate auto loan?

Finance your vehicle with Plus4 and we'll give you \$300 in cash!

And that's not all, you'll also get

Low Loan Rates • Flexible Terms and Friendly Service

\$300

We'll give you \$300 for your auto loan!*

Bring us your auto loan, we'll finance you quickly and give you \$300 for transferring it to Plus4.

* Not valid on vehicles currently financed at Plus4 Credit Union. Offer ends 4/30/08.

One offer per household account. Loan approval and rate received based on applicant's qualifications - some restrictions apply. All loans and collateral subject to Plus4's lending policies

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Board of Directors

- Ceaser Moore, Board Chair
- Charles Charleston
- Delia Diaz
- Margaret Glass
- John Glenn
- Robert Goedrich
- Wendell Greenleaf
- Edward Johnson
- Ed Martindale
- Gail Reed
- Chuck Richard
- Mary Watson



count on it.

This Credit Union is Federally insured by the National Credit Union Administration



Understanding IRA Contribution Limits

In the 2007 tax year, you can contribute up to \$4,000 and in the 2008 tax year, you can contribute up to \$5,000 to a Roth IRA or to a traditional IRA. If you're age 50 or older, you can also make an additional \$1,000 catch-up contribution for the 2007 and 2008 tax years.

An IRA is one of the best ways for you to accumulate tax-advantaged retirement savings. So make every effort to contribute to the maximum allowed.

Roth IRAs offer withdrawals free from federal tax. Traditional IRAs offer tax-deferred growth, and if you qualify, tax deductible contributions.

For more information about IRAs and a free copy of the booklet, Comparing Your IRA Options, please contact Veronica Estrada, the 1st Class Financial Representative serving the members of Plus4 Credit Union at 713-970-6252.

Remember the clock is ticking and the deadline for making your IRA contribution is fast approaching. Call today 713-970-6252.

Representatives are registered, securities are sold, and investment advisory services are offered through CUNA



A Wholly Owned Subsidiary of Plus4 Credit Union

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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

2008 Scholarship Update:

Scholarships Applications for 2008 will be available in June. Please check our website for updates on the exact date. You will also be able to download one from the website as well.

Growing a Successful Membership *by Sharyn Alden*

For seasoned board members or those just joining the board, financial education momentum can continue or screech to a halt. What makes the difference between paving the way to member success and getting sidelined?

"The key to a financially successful membership is to stay rooted in reality," says Ceaser Moore, chairman of \$155 million, 25,797-member, Plus4 Credit Union. "The reality may be that a number of members may not understand what financial tools are available to them or how to use them. And it can mean finding new ways to serve the under served population of your community. All of these things are crucial for members' financial success."

One of the mainstays of Plus4's culture of continuing financial education is to keep members up to date on financial services. "Our board has prioritized the need for financial education for all our members," says Moore. The topic of financial education is included in each quarterly newsletter and at several annual meetings. Several mini-sessions on topics like buying a home, understanding credit reports and

financial planning have also been offered to members. Moore points out that while Plus4 serves all demographics, the credit union's current emphasis is on serving the under served. "The Hispanic community is a rapidly growing sector of the under served community," he points out. In response to the growing need for financial services for this population group, the credit union established Plus4's CUSO, First Class Financial Services, Inc. (FCFS).

"FCFS provides alternative financial solutions with a fixed-check cashing location and a check-cashing unit," explains Moore. Another current goal of the credit union, in conjunction with FCFS, is to provide financial education classes for the community through the NEFE program. "Helping members flourish requires adapting to a changing membership," adds Moore.

"For many people who have not had a credit union relationship, FCFS will be the first step towards becoming financially successful Plus4 members."

Mystery Shopping

Plus4 Credit Union implemented the mystery shopping program as an alternative to member surveys to measure customer service levels and staff's sales efforts.

"5-Star Service"

In setting goals and minimum requirements for staff, Plus4 has identified five key areas that employees should follow. Staff are rated on these components:

- ★ Greet the member with a smile
- ★ Make eye contact with the member
- ★ Call the member by name
- ★ Ask if you can help the member with anything else
- ★ Thank the member for their business

A Valuable Tool

Information from mystery shoppers can be used to increase customer satisfaction. The credit union has found that mystery shopping is a valuable tool, designed to record real experiences and determine where services can be enhanced and areas of strength which should be applauded.

"We don't think of it as just a program anymore - now it's part of our culture."