

New Name, New Site

Have you visited our website lately? In December, we rolled out our new website design and domain, www.plus4cu.org. Our new site offers many new features such as map links to each of our locations, an online banking login prompt on each page, and a quick links option on our home page to get you the information you need quickly. Log on today...

www.plus4cu.org



Plus4 Locations

Web

www.plus4cu.org

Phone Numbers

Member Services
(713) 970-6200

Toll-Free

800-621-6752

24-Hour Teller & Loan by Phone
(713) 970-6200 option 5

Branch Locations

Almeda Genoa Office

9998 Almeda Genoa Rd.
Houston, TX 77075

Lobby Hours:

Mon-Fri: 9 am - 5 pm
Sat: 9 am - 2 pm

Drive Through Hours:

Mon-Fri: 7 am - 7 pm
Sat: 7 am - 2 pm

Downtown Office

401 Franklin
Houston, TX 77201

Lobby Hours:

Mon-Thurs: 7 am - 3 pm
Fri: 7 am - 4 pm

Long Drive Office

6055 S. Loop East
Houston, TX 77087

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

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.

Board of Directors

Ceaser Moore, Board Chair
John Glenn, Vice-Chair
Delia Diaz, Treasurer
Wendell Greenleaf, Secretary
Charles A. Charleston
Margaret Glass
Robert Goedrich
Edward Johnson
Ed Martindale
Mariano Montilla
Gail Reed
Mary Watson



What's happening around town:

Plus4 Grand Opening Event & Annual Meeting

Saturday, March 4th
Almeda Genoa Office
9998 Almeda Genoa Rd.

Plus4 2nd Annual Golf Tournament

Monday, March 20th
Cypresswood Golf Club

Mardi Gras Galveston

February 17th - February 28th
Strand, Galveston

Houston Livestock Show & Rodeo

February 28th - March 19th
Reliant Park

Shell Houston Open Golf Tournament

April 17th - 23rd
Redstone Golf Club

February 2006



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count on it.

Protecting the key to your identity

If a thief gets a hold of your Social Security Number, that's all he needs to ruin your financial life.

According to the Consumers Union, it takes consumers an average of 300 - 500 hours to fix their credit after identity theft. So, you should take steps to safeguard your private information. Here are some recommendations from the Social Security Administration:

- Keep your Social Security Card at home; don't carry it with you or any other valuable personal documents
- Don't put your Social Security Number on your checks
- Avoid using your Social Security Number, date of birth or other identifying numbers as your passwords online
- Keep your personal and financial documents in a fire-safe box or safe deposit box at the credit union
- Don't give out your number to anyone you don't know



P.O. Box 222
Houston, TX 77001

count on it.

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Grand Opening & Annual Meeting

Saturday March 4, 2006

The Grand Opening for the Almeda Genoa office is scheduled for Saturday, March 4, 2006, from 12PM - 4PM. We will also conduct our Annual Meeting on this date as well, which will be held at the new location at 5:00PM.

Entertainment, food and \$10,000 in cash prizes will be given away at the Grand Opening Event. If you are not a member yet, join today so you will not miss your chance to take home some cash - and be sure to tell your family members to join as well - \$5 is all it takes to enjoy the great benefits Plus4 offers. Drawings for Rodeo tickets will be given away every 20 minutes, contests and fun for all!

We hope you will come out and tour our new branch, which is now open. This facility boasts a nine lane drive-up, ATM, financial service representatives to handle all your transactions, a Children's play area, coin counter, safe-deposit boxes, LCD display screens with the lat-

est Plus4 promotions and new Remote Teller Systems (RTS), which offer added security for you and the Credit Union.

Saturday, March 4th Schedule of Events

Grand Opening - 12PM - 4PM
Cash Prize Drawing - 4:30PM (must be a member and must be present to win)
Annual Meeting - 5PM

Grand Opening specials will be available Grand Opening week, Monday, February 27th - Saturday, March 4th. Watch your mail for additional information on the Grand Opening and Annual Meeting.

Message from the Board Chair



On behalf of the Board of Directors of Plus4 Credit Union, I wish you a happy and prosperous New Year.

At this moment we all have to be thanking the good Lord for our well-being. Our blessings give us more reasons to look forward to the great outlook in store for Plus4 Credit Union in 2006.

Our Credit Union exhibits the safety and soundness for which we can all be proud of. The future, with constant changes on the horizon, only enhances our benefits for all member/owners. The manner in which we address the Credit Union's constant growth is one that all members can be proud of. We live in a competitive environment, and Plus4 Credit Union is keeping up with, and often, beating our competitors.

On a personal note, all of us can keep up to date with our financial education by requesting a free credit report and being aware of our credit score. If you have any questions regarding your credit report, please call the credit union for additional assistance.

We look forward to a productive and prosperous 2006 and continuing our commitment to help you achieve your financial goals.

Ceaser Moore

Board Chair, Plus4 Credit Union

Message from the President



Happy New Year!

At Plus4 Credit Union our passion is not only serving, but also providing you with affordable financial solutions. This passion will continue to be Plus4's main focus.

We are very pleased that you chose Plus4 Credit Union for your financial needs in 2005. As of December 31, 2005, we had 23,829 members and over \$116 million in outstanding loans. Our assets grew to \$141 million with capital in the amount of \$18.6 million.

We could not have reached those levels without your support. I am proud to announce that our new branch at Almeda-Genoa is complete. We will showcase our new building during the week leading up to our annual meeting. Our grand opening will be the day of the annual meeting, Saturday, March 4, 2006.

We look forward to serving you in 2006. Thanks again for choosing Plus4 Credit Union as your financial institution of choice.

Vladimir J. Stark

CEO / President, Plus4 Credit Union

A publication from Plus4 Credit Union

members' plus

New Year...

New Name, New Branch

After years of planning and development, Plus4 is pleased to announce its new name and a new branch office located at 9998 Almeda Genoa Rd. We're still the same great credit union owned by the same great people, and with the same friendly staff. We have not merged, nor have we been bought out by another financial institution. We've simply changed our name and added a new location to help us get the word out that we want to expand our membership to more great Houston families.

We're very proud of our heritage. We've been serving Houston Postal workers and their families since 1929, and there is simply no other financial institution that is as committed to you as we are. You can expect us to continue to be very involved in the Postal community and our priority will be to serve you and your families financial needs.

Our new branch office is now open. Stop by and see our state-of-the art facility to make your credit union experience more enjoyable.

**Our new
branch is
NOW OPEN!**





Elite Membership - Pinnacle Motor Club

Benefits & Services

Plus4 is proud to introduce a new program that will offer you safety, security, and service on today's busy and dangerous streets and highways anywhere in the world!

When an unexpected hazard or inconvenience occurs, Pinnacle Motor Club will be there to help you out in your time of need.

Members of Pinnacle Motor Club will receive up to \$100 in emergency roadside assistance and locksmith service for any vehicle you are driving or riding in, per service call from Pinnacle's 24-hour dispatch center or from the service provider of your choice. In addition, members will receive the following benefits:

- +Battery Boost
- +Fuel & Parts Delivery
- +Towing or Wrecker Service
- +Tire Change
- +Freeing locked keys & frozen locks
- +Replacing lost or broken keys
- +Up to \$500 in travel assistance to reimburse you for

vehicle rental and/or travel expenses when the vehicle you are driving or riding in is stolen or disabled during an accident.

- +Up to \$500 bereavement travel assistance to reimburse you for commercial transportation to your residence and/or storage of your vehicle if a parent, spouse or child dies when you are more than 100 miles from your residence.
- +\$5,000 stolen vehicle reward to deter theft and to help you recover your vehicle.
- +Up to \$25,000 bond to release you for speeding or other moving traffic law violation.
- +Up to \$200 legal fees to defend you for speeding and other moving traffic violations.

elite membership as low as \$5.50

Pinnacles program can be purchased individually or can be rolled in to your auto loan. Pricing is very reasonable at \$5.50 per month per member and each additional household member is only \$2.75 per month. For additional information, give us a call or visit the Tools & Education page on our website at www.plus4cu.org.

New Plus4 Credit Cards

Credit Cards with our new logo will be distributed soon. If you haven't taken a look at the credit cards we offer, now is a good time. Plus4 credit cards have competitive rates and we have a variety of cards to meet your needs.

What Do You Want From Your Credit Card?

Low Rates? Manage your finances with super low rates. Choose the Super Low Rate Card and save with one of the lowest rates available.

- +No Annual Fee
- +No Balance Transfer Fee
- +2.9% introductory APR* for the first 5 billing cycles
- +Low, ongoing variable rate
- +Generous credit lines
- +24-hour online access to manage your account
- +Platinum benefits

Rewards? Earn travel and merchandise just by using your card. Choose Rewards Passport and earn points towards great merchandise and travel rewards.

- +No Annual Fee
- +No Balance Transfer Fee
- +1,000 bonus points when you apply
- +1 point for every \$1 in purchases
- +1.9% introductory APR* for the first 5 billing cycles



- +Low, ongoing variable rate
- +Generous credit lines
- +24-hour online access to manage your account
- +Free flights on major U.S. airlines
- +Free merchandise from brand names like Sony, Ping and more!

Cash Rebates? Put money back in your wallet! Choose the Cashback Rebate card and earn a cash rebate with everyday purchase activity. Get paid back for your purchases!

- +No Annual Fee
- +No Balance Transfer Fee
- +Low, competitive variable rate
- +Generous credit lines
- +24-hour online access to manage your account
- +Up to 2% cashback on purchases

Plus4 offers 3 different ways to make your card work for you.

We make the application process easy. You can get an application from any branch location and mail your application in. Or for faster processing, call our special credit card processing center toll-free at 1-877-875-8078. You may also apply online at www.plus4cu.org.

*APR = Annual Percentage Rate. Credit card services are provided by Infibank, N.A. ("Cardmember Services"). Cards subject to qualification.

Plus4 Kids

We've got exciting news for our young members. Plus4 will soon offer a fun new kids club that will encourage you to save by offering you rewards for saving with us.

Keep watching your mail for more information about our new kids club coming soon. We're sure you will love it!

Planning 4 the future

Now is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether its making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

Plus4 has the tools to make it happen. Christmas Club Accounts, Vacation Club Accounts, IRA's, CD's, Money Market Accounts, Direct Deposit, and Payroll Deduction are just a start.

Budgeting, Saving and Investing are essential components of financial well-being, and they require different strategies. Your friends at Plus4 can help you get started. Call us today at 713.970.6200 - we can help you start the new year on the right financial footing.

Plus4 Teens

Scholarship applications will be available beginning April 1st, 2006. Please check our website at www.plus4cu.org for updates. The application will be available to download online or you can stop by any branch office to request one.

Last year, Plus4 was able to provide \$4,000 in scholarships to current members. Funds are raised during our Annual Golf Tournament.

We're Here For You During Tax Season

Tax season is here, the time of year which most folks dread. We're here to help with a one-stop shop for you to get your taxes done on time without a lot of hassle.

Electronic Filing

Once again, we've partnered with Credit Union Tax Services to offer you electronic filing at the Credit Union. When you file your taxes electronically, you will receive your tax refund within 7 - 12 days and it will be deposited directly into your Plus4 account.

The process is quick and easy. Here is all you need to do:

1. Stop by a branch lobby and pick up a tax packet or call 1-800-934-4904 to have a tax packet mailed, faxed or e-mailed to you.
2. Complete your tax return along with some brief documents inside the tax packet.
3. Mail or fax your tax return and documents to Credit Union Tax Services. The toll-free fax number is 1-866-898-6130. Faxing gets you faster service.
4. Check the status of your tax return on the 24-hour

automated status line.

5. Look for your direct deposit in as little as 7 - 12 days. E-Filing your taxes is the most accurate way to go!

Turbo-Tax For the Web

No need to purchase software to file your taxes, just log on to Plus4's website to access Turbo Tax. Turbo Tax software makes it easy and gives you the confidence to do your taxes yourself and guarantees that the calculations will be accurate. You can even try Turbo Tax out for free - you don't need to pay until you are ready to file your taxes. Don't have time to sit and enter all your information at once? You can enter information as it comes in and always return later to finish your return. Turbo tax is very economical and electronic filing is included. Turbo Tax interviews you and based on your answers, automatically fills out IRS approved forms for you. Turbo Tax checks for errors, missed deductions and audit flags.

Try it out today, log on to www.plus4cu.org and click on the Turbo Tax icon on our home page.

Access Turbo Tax For the Web at www.plus4cu.org



Q & A

What Our Name Change Means For You

We're really excited about our new name. We realize you may still have some questions regarding our name change, if you don't find your answer here, feel free to give us a call and we'll be glad to talk with you.

Q Can employees of the US Postal Service still join the Credit Union?

A Absolutely! We're more committed than ever to Postal employees and their families. We invite you spread the word about membership with Plus4 with your co-workers and family members.

Q Will my credit rating be impacted by the name change?

A No. There will be no impact to your credit rating due to our name change. Your credit history as reported to us by the credit bureaus will not be affected.

Q Besides the Credit Union name, what else is changing?

A We'll change our name, logo and the visual look of our brand. This involves changing all

the material we send out including statements, envelopes, brochures, signs, and anything that displays our name on it. Aside from that, Plus4 staff will continue to focus on the needs of our members.

Q Has the Credit Union changed its contact information?

A No. Everything stays the same except our website address. Our telephone numbers and mailing address will remain the same. You can continue mailing your payments to the same address. Our new website address is www.plus4cu.org.

Q Will I need a new ATM, Debit or Credit Card? And what about my checks?

A Visa Debit Cards, ATM Cards and Credit Cards will continue to work normally. Keep using them. When your card expires, you will be mailed a replacement card, which will reflect our new name and logo. Checks will be available with our new name soon. You can keep using your current checks through 2006.

News 4 You

Plus4 recently received a letter from the Director of the National Credit Union Administration thanking us for aiding Port Arthur Community Federal Credit Union, by offering to house their staff in our Long Drive office so they could continue to serve their members. Port Arthur CU's office was affected by the recent hurricanes.

Plus4's new logo is an award winner! We recently received word that Plus4's logo was chosen out of thousands of entries nationwide from the Credit Union Executives Society (CUES).

Plus4 Credit Union was recently recognized as one of the Best Workplaces for Commuters by the EPA & US Department of Transportation.

4 Online BillPay fast facts

Still not sure about paying your bills online? These fast facts may change your mind.

1 Paying your bills online will save you time and is safe. Plus4 uses the latest encryption methods to keep your information private.

2 It takes just a few minutes to set-up your bills and account numbers, and from that point on, you just click the bill you want to pay, enter the amount and date. It's that easy!

3 You don't need to wait until payday to pay your bills. Schedule them to be paid in advance and be worry free on payday, knowing that your bills are already scheduled to be paid.

4 No more worrying about envelopes or postage or a special trip to drop your bills off. It's all included with your bill-pay service.

Let us help make your life easier. Sign up for online bill payment today by visiting our website at www.plus4cu.org.