



COMMUNITY  
RESOURCE  
CREDIT UNION  
*Start here to get there.*

# the RESOURCE REPORT

WINTER 2014



DEPOSIT CHECKS ANYTIME, ANYWHERE

## Introducing Free Mobile Check Deposit

*Simplify your life with Mobile Check Deposit!*

CRCU Mobile Check Deposit is a secure and easy way to deposit a check from virtually anywhere, anytime. Make deposits in a snap with your iPhone® or Android™ device – a snap of a photo, that is!

You'll need to be enrolled in CRCU Online Banking and have the CRCU Mobile Banking App installed on your phone.



Visit [cru.org](http://cru.org) to learn more.

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ARTICLES

HOLIDAY CLOSURES

Martin Luther King, Jr. Day  
Monday, January 20<sup>th</sup>

Presidents Day  
Monday, February 17<sup>th</sup>



# Atascocita Branch Now Open!



We are open for business! Come on in and meet our staff! Our newest branch is now open at 6903 Atascocita Road in Atascocita. It is located just off 1960 across from the Wal-Mart.

This full service branch features:

- Convenient lobby & drive thru service
- Mortgage Services
- Business Services
- Retirement and Investment Services

#### Lobby Hours:

Monday - Thursday...9 a.m. to 5 p.m.  
Friday.....9 a.m. to 6 p.m.  
Saturday.....9 a.m. to 1 p.m.

#### Drive-Thru Hours:

Monday - Friday.....7 a.m. to 6 p.m.  
Saturday.....9 a.m. to 1 p.m.



## Public File

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- Balance Sheet and Income Statement
- Summary of most recent Annual Audit
- Board of Directors' Membership Access Policy
- IRS Form 990
- Latest Annual Report



# Build a **STRONG** Financial Future IN 2014

The start of a new year is a great time to analyze bad habits that hold us back from financial stability. Here are a few things you can do to have a more prosperous 2014:

- **Start an Emergency Fund** – Be prepared for unforeseen circumstances like job loss, medical bills and home repairs without having to rely on credit cards. It's recommended to have six to nine months of living expenses set aside. An easy way to start is by saving your tax refund.
- **Boost Contributions** – If you have a 401(k) at your job, make sure you are contributing enough to get the full employer match. If you're not doing this, you're turning down money toward your retirement. In addition, try to boost your contribution by 1% every year. You likely won't notice the difference in your paycheck. Plus, if you have an IRA, you can make contributions for 2013 until April 15, 2014.
- **Eliminate Debt & Create a Budget** – Your life goals become less of a priority if you continually spend more money than you make. Stop this cycle by knowing where your money is going. Visit [crcu.org/finance](http://crcu.org/finance) to use our free suite of financial management tools. Once you've determined areas to work on, you can establish a budget.

If it has been a while since you've taken a big-picture view of things, call us. Our CFS\* financial advisors can help guide you through your 2014 financial checklist. Schedule a no-cost, no-obligation appointment by calling 281-422-3611, ext. 1135.



Retirement, Investments & Insurance

AVAILABLE THROUGH CUSO FINANCIAL SERVICES, L.P.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.



A large red '2014' is written in a stylized font. To its left is a black compass with a red string tied around its legs. Below the compass are several colorful streamers and confetti, suggesting a celebratory theme.

# 2014

## New Year! New Hours!

Branch	Mon – Thurs	Friday	Saturday
Alexander Drive	9 am – 5 pm	9 am – 6 pm	Closed
Atascocita	9 am – 5 pm	9 am – 6 pm	9 am – 1 pm
Crosby	9 am – 5 pm	9 am – 6 pm	9 am – 1 pm
Decker Drive	9 am – 5 pm	9 am – 6 pm	Closed
Garth Road	9 am – 5 pm	9 am – 6 pm	9 am – 1 pm
All Drive Thru's	7 am – 6 pm	7 am – 6 pm	9 am – 1 pm
Call Center	9 am – 6 pm	9 am – 6 pm	9 am – 1 pm

Plus 24/7 Account Access with Online, Mobile and Phone Banking!  
*Bold indicates change.*

A large, white, fluffy cloud is shaped like a house with a chimney, set against a bright blue sky with smaller white clouds.

## \$0 Closing Costs on Home Equity Loans!

For a limited time, CRCU is offering **NO CLOSING COSTS** on Home Equity Loans!

Our Home Equity Loans can be used for many purposes from: adding a room, buying a car to consolidating high-rate credit cards. We can also refinance your Home Equity Loan or 1<sup>st</sup> Mortgage as a Home Equity Loan from another lender. Rates are at some of the lowest ever!

Give us a call today, at **281-420-3746 / 800-238-3228**, or visit [crcu.org/mortgage](http://crcu.org/mortgage) for more information.

CRCU will waive or pay closing costs for the credit report, title search, flood certification, origination fee and document preparation fee. The maximum loan amount is \$417,000, no minimum loan amount. Maximum term is 240 months, and minimum term is 60 months. Promotion available January 1, 2014, through March 31, 2014. Second lien home equity loans and refinancing of current CRCU mortgage loans are not eligible for this promotion.



# 2014 Annual Meeting

As a member owner of Community Resource Credit Union, you are cordially invited to the 2014 annual membership meeting on **Thursday, March 27, 2014, at the Goose Creek Country Club**. A reception will begin at **6:00p.m.** and the meeting will officially begin at 6:30p.m. All guests will enjoy complimentary dessert and coffee.

The primary reason for the meeting is to elect new board members; however, the agenda will include a review of CRCU's financial performance for the past year and our plans for the upcoming year.

Members who wish to submit names to the Nominating Committee should contact the committee by **January 31, 2014**, at Community Resource Credit Union, Attention: **Theresa Badgett, P.O. Box 3181, Baytown, TX 77522-3181**.

Members who wish to be nominated from the floor must submit a petition of nomination to CRCU no later than **February 21st**. For further information, contact Theresa Badgett at **281.420.3611 ext. 1002**.

## Expiring terms:

**Position 2:** Connie Tilton  
**Position 5:** Doug Osterhus  
**Position 9:** Ruben de Hoyos

## COMMUNITY SPOTLIGHT



**Top Left:** CRCU recently took part in the Baytown Chamber's annual Christmas Cards for Troops campaign. CRCU and Lamar Elementary joined together to make over 700 Christmas cards to mail to active service men and women from the Baytown area who will not be with their families on Christmas. In total, the city of Baytown donated nearly 100,000 Christmas cards this year! CRCU salutes all the brave men and women who selflessly protect and defend our country!



**Top Right & Bottom:** Employees of CRCU held a Thanksgiving food drive for Lamar Elementary students. Seventeen underprivileged families received a Thanksgiving meal, including a turkey and all the fixings!



**Decker Branch**  
2900 Decker Drive  
281.422.3611 or  
800.238.3228

**Alexander Branch**  
2700 N. Alexander Drive  
281.422.3611

**Garth Branch**  
6810 Garth Rd.  
281.422.3611

**Crosby Branch**  
6218 FM 2100  
281.462.2728

**Atascocita Branch**  
6903 Atascocita Rd.  
800.238.3228



Federally Insured  
by the NCUA

[www.crcu.org](http://www.crcu.org)

## Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at: **Community Resource Credit Union, P.O. Box 3181, Baytown, Texas 77522-3181, Telephone Number: 1.800.238.3228** The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: <http://www.cud.texas.gov>.