

the Resource Report

**COME IN
FOR YOUR
FREE MONEY
MAKEOVER.
JANUARY 2 –
MARCH 31, 2017**

**CRCU Money
Makeover**

**\$3,000
Giveaway!**

- We'll analyze your current debt
- Show you how to save money with lower interest rates and monthly payments
- There's no obligation
- And you get your free credit and savings report*



WIN \$1,000! *With your Money Makeover, you'll be entered to win one of three \$1,000 giveaways to help pay off your debt!*

crcu.org/moneymakeover • 281.422.3611

* Free credit report when you either apply for a loan or open a new deposit account. See credit union or visit crcu.org/moneymakeover for complete contest details. Loan payoff up to \$1,000. All loans subject to credit approval. Federally insured by NCUA. All eligible members who complete a Money Makeover worksheet with a CRCU Personal Financial Officer during the promotion period will be entered into the drawing. Under Federal law, Community Resource Credit Union is required to report the taxable value of the awarded prizes to the Internal Revenue Service. This will result in an issuance of a 1099 for tax reporting purposes. Acceptance of the prize is an acknowledgement of that requirement. ALTERNATE ENTRY: Individuals may also enter the sweepstakes by hand printing the words "CRCU Money Makeover" and their full name, address, daytime phone number, and date of birth on a 3x5 card and mailing it to: CRCU, Attn: Marketing Dept., 2900 Decker Drive, Baytown, TX 77520. The 3x5 card must be enclosed in a standard, business size envelope.

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Holiday Closures

New Year's Day, Monday (01/02) | Martin Luther King Jr. Day (Observed), Monday (01/16) | Presidents Day, Monday (02/20)



crcu.org

Send money as easily as sending an email or text message.

CRCU Now Offers Popmoney® External Funds Transfers

Now you do not need to write a check or carry cash to pay people. Just use the Popmoney personal payment service available now inside online and mobile banking!

All you need is their email address and/or cellphone number to:

- Pay rent or roommates
- Cover shared expenses, like family-plan phone bills
- Reimburse friends
- Send the gift that always fits: money
- Give an allowance
- Pay for babysitting or lawn care

It is the quick, simple and secure way to move money from your account to theirs — with no need to exchange account numbers.

Getting Started

To begin, simply log in to online banking, mouse over “Move Money,” then click “External Transfers,” and you’ll be on your way to making payments the easy way!

What Is Popmoney?

Popmoney is an innovative payment service that eliminates the hassles of checks and cash. Now sending and receiving money is as easy as emailing and texting.

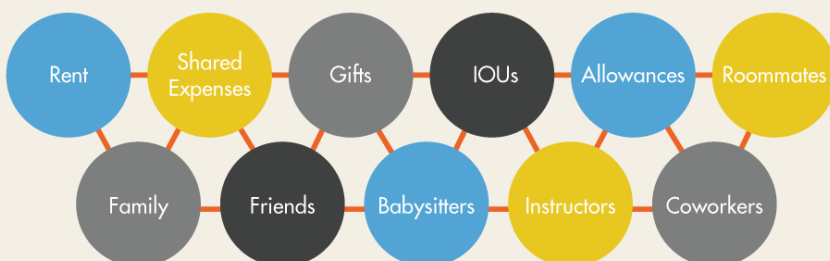
Why Use Popmoney?

Popmoney is easy and convenient for you and the people you send money to. They can simply receive the money into their bank account online.

Questions?

Contact us at answers@crcu.org with any questions you may have — we’re here to help!

Popmoney is the simple way to send money for:



Here is how it works:

1

You enter the recipient’s name, email address and/or cellphone number and the dollar amount.

2

An email or text message automatically notifies the recipient.

3

The recipient securely enters an account number online.

That is it — then the money is deposited directly into the account that the recipient chooses! It is secure, simple and so appreciated.

PERSONAL LOANS

Loans to Help You Achieve Your Goals in Life

We have the money you need for the life you lead. Whether you want cash to pay for medical expenses, a new computer, home entertainment center or refrigerator, or simply to consolidate other higher-rate debt, we can help.

Any time you need extra cash, see us for fast, personal service. We've met the borrowing needs of thousands of your friends, co-workers and neighbors since 1935.

Our Competitive Rates Help You Save – Starting at 5.49% APR*

Thanks to our competitive rates, you may be able to save a substantial amount over the life of your loan. In fact, you may want to consolidate your older loans and high-interest credit card debt into a lower-rate loan. You may reduce your monthly payments, improve your credit rating and save on interest charges. A difference of just two percentage points on a 48-month, \$15,000 loan could save you \$720 in overall interest charges.

A Loan for Any Need

We offer you a choice of personal loans based on your specific financial situation:

UNSECURED LOANS – Your good name and credit history are all the collateral you may need to obtain an unsecured personal loan. A CRCU personal loan gives you cash when you need it the most. Plus, there are no hidden fees or prepayment penalties!

- Debt: Consolidate debt for one monthly payment



- Vacations: Take off on a fabulous journey
- Planned or Unplanned Expenses: Make minor home or auto repairs
- Low Rates: Rates starting at 5.49% APR*
- Low Payments: Terms up to 5 years

QWIK LOAN LINE OF CREDIT – This is a revolving line that gives you easy access to credit at an attractive rate. Once approved, you can access your credit line by check, ATM or online banking. As you make payments to reduce the outstanding debt, the amount again becomes available to borrow.



Loan Approval Is Quick and Easy

Getting approved for your loan has never been easier. Simply stop in at your nearest branch or fill out our simple loan application online. You'll quickly receive an answer to your loan request. For more information, call **281.422.3611** or visit our website at **crcu.org**.

*APR = Annual Percentage Rate. Loans subject to credit approval. Rates are subject to change based on market conditions and borrower eligibility. Monthly payment would be \$63.67 on \$2,000 borrowed for 36 months at 5.49% APR, including all applicable discounts. Your monthly payments include principal and interest and may be higher or lower depending on your loan amount, APR, and term. Payment also includes monthly premiums for Payment Protection, which includes Credit Life and Disability Insurance.

CRCU Annual Meeting

Thursday, March 23, 2017

Main Office Lobby, 2900 Decker Drive, Baytown, Texas 77520

6 p.m. Reception /
6:30 p.m. Annual Meeting

Nomination Procedures

Candidates for available positions on the Board of Directors may be placed in nomination in two ways:

1. The Nominating Committee identifies prospective candidates and places their names in nomination. Community Resource Credit Union's Board of Directors has nominated three incumbents to run for three-year terms. You can read biographies of each nominee below.
2. If not placed in nomination by the Nominating Committee, qualified members may be placed on the ballot by petition of 418 members (1% of CRCU membership) who are in good standing, to support his or her nomination. If you wish to be nominated by petition, you must:
 - Obtain an official Board of Directors Petition Packet from CRCU's Board Recording Secretary by calling **281.420.3702**;
 - Gather the name, address, signature and last four digits of the signing Member's CRCU account number;

- Submit a brief statement of qualifications and biographical data;
- Complete a State Credit Union Department Director Application and Agreement to Serve form;
- Mail or drop off the completed petition packet by 5 p.m. CST, February 7, 2017 to:

Theresa Badgett, Board Recording Secretary

By Mail:

Community Resource Credit Union
PO Box 3181
Baytown, TX 77522

Please note: Nominations will not be accepted from the floor at CRCU's annual meeting. The election will not be conducted by ballot when there is only one nominee for each position to be filled. Results of the election will be announced at the annual meeting on March 23.

Board Member Biographies



DAVID MOHLMAN, Position #5

David Mohlman served on the CRCU Advisory Board since 2010 and was appointed to the CRCU Board in March of 2015. He currently serves on the Audit Committee.

David graduated from Ross S. Sterling High School in Baytown, attended San Jacinto College, and earned a bachelor's degree in Theology from the University of Notre Dame. He worked at The Baytown Sun as a news reporter and editor for 5½ years, at Lee College as writer-photographer in the Public Information Office for 10 years, and at the United Way of Greater Baytown Area & Chambers County as executive director for 15 years. In the community, he belongs to Knights of Columbus Council 7206 and the Kiwanis Club of Baytown.

David and his wife, Donna, make their home in Baytown and are members of St. John the Evangelist Catholic Church. They have two adult children and two grandchildren.



CONNIE TILTON, Position #2

Connie Tilton was elected to the CRCU board in 2010. She currently serves as chair of the Legislative Action Committee. She works as the Public and Government Affairs Advisor for

ExxonMobil. She is active in the community serving on several boards and holds memberships in community associations including Economic Alliance Houston Port Region, Kiwanis and Baytown Local Emergency Planning Committee. Connie holds a Master of Business Administration from the University of Phoenix Clear Lake. She resides in Baytown with her husband and two daughters.



ROY BAREFIELD, Position #9

Roy Barefield has served on the CRCU Advisory Board since 2014 and was appointed to the Board of Directors in 2016. He has also served on the Audit Committee for the past two years.

A native of Baytown, he graduated from Ross S. Sterling High School and from Lamar University with a degree in nursing. He worked as a registered nurse for Houston Methodist Hospital San Jacinto for 28 years. He currently works for Lee College as an instructor and is working to complete his Doctor in Nursing Practice.

He and his wife, Cindy, have two children and one grandchild. They enjoy traveling and collecting antiques.

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.
281.462.2728

Mont Belvieu
11001 Eagle Drive
281.422.2611



Federally Insured
by the NCUA



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: **www.cud.texas.gov**. Images may be from iStock and/or Fotolia. ©2016 Community Resource Credit Union.