



ustcu@ustcu.com
www.ustcu.com

The Teller



April 2023
713-462-5552

An Official Publication of UNITED SAVERS TRUST CREDIT UNION

NOTICE TO MEMBERS

PLEASE REVIEW YOUR ACCOUNT STATEMENT

If you see any issues or suspicious activity on the credit union statement you've received, please DO NOT contact the credit union or any of its employees. If you would like to report an issue with your statement you may use the form provided in this mailing to contact:

CU-Consulting
22107 Bucktrout Ln.
Katy, TX. 77449



VACATION LOANS

available through August 31, 2023

\$1,500 @ 15%

\$600 @ 18%

Restrictions Apply



REPOSSESSIONS FOR SALE

2016 BMW - Minimum bid \$17,000
2 Series Coupe 2D Mileage 48,539

2019 Dodge - Minimum bid \$21,000
Charger Sedan 4D Mileage \$59,586

2018 Chevrolet - Minimum bid \$22,000
Silverado 1500 Crew Cab

USTCU 2023 Holiday Schedule mark your calendars

New Year's Day-(Federal Holiday) Monday, January 2, 2023
Martin Luther King Day-(Federal Holiday) Monday, January 17, 2023
Presidents Day-(Federal Holiday) Monday, February 20, 2023
Good Friday - Friday, April 7, 2023
Memorial Day-(Federal Holiday) Monday, May 29, 2023
July 4th-(Federal Holiday) Tuesday, July 4, 2023
Labor Day-(Federal Holiday) Monday, September 4, 2023
Columbus Day-(Federal Holiday) Monday, October 9, 2023
Veterans Day-(Federal Holiday) Friday, November 10, 2023
Thanksgiving-(Federal Holiday) Thursday, November 23, 2023
Thanksgiving - Friday, November 24, 2023
Christmas Day-(Federal Holiday) Monday, December 25, 2023
GL End of Year Close - Friday, December 29, 2023
New Year's Day-(Federal Holiday) Monday, January 1, 2024

Documents Available to Members:

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

- 1) balance sheet and income statement (the non-confidential pages of the latest call report may be given to meet this requirement)
- 2) a summary of the most recent annual audit completed in accordance with 91.516 of this chapter relating to Audits and Verifications.
- 3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- 4) Internal Revenue Service Form 990



COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

(Your Name) Credit Union Mailing Address
Telephone Number or e-mail address

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 through one of the means indicated below: In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; email: complaints@ cud.texas.gov, Website: www.cud.texas.gov.

Find All the



Spring Words

NEST
MAY
BUNNY
KITES
TULIP
SUNSHINE
BEE
SEED
BUNNY

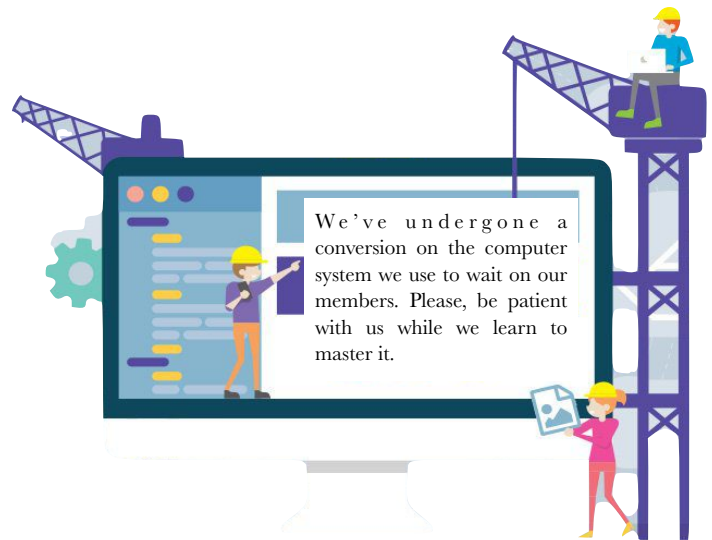
CLOUD
RAINDROP
CHIRPING
UMBRELLA
HONEYBEE
TADPOLE
PUDDLE
BASKET

EASTER
APRIL
HATCH
EGGS
CAMPING
BUBBLES
CANDY
ROADS
CHOCOLATE



2nd Quarter Dividend Rates

All Regular Share accounts and Club Accounts earned .05% this Quarter. Checking Accounts and Money Market Checking Accounts earned .05%



Your money is Federally insured by NCUA up to \$250,000. NCUA is the National Credit Union Administration, an agency of the Federal Government.

