

CTECU

Serving the Employees of Chevron!

All Locations' Office Hours 8:00 a.m. - 4:00 p.m. Monday – Friday (Except closed on posted Chevron Holidays)

CTECU WILCREST OFFICE

3100 Wilcrest, Suite 141
Houston, TX 77042

(713) 532-7570 ext 103 Fax: (713) 532-7578

CTECU MAIN OFFICE

4800 Fournace, BTF – B, Room 116
Bellaire, TX 77401

(713) 432-6640 Fax (713) 432-6561

CTECU DOWNTOWN OFFICE

1415 Louisiana, Suite 100
Houston, TX 77002

(713) 650-3400 ext 3 Fax (713) 650-3401

February 2010



We have kept our rates low for February 2010 to help you bring in a New or Late Model Vehicle at a great rate for qualifying CTECU members! *** Remember, it's as easy as 1, 2, 3. **Step 1:** Get pre-approved with the CTECU Express Loan Application below. **Step 2:** See only the Dealer Select's listed representatives. You can even request a vehicle quote at www.123Car.com. **Step 3:** Drive away Happy! Don't forget, your immediate family members are eligible to join CTECU and enjoy our many services too. Check out our web page at www.CTECU.org.

New and Late Model Vehicle Loan Rates

This offer is only good from February 1 thru February 28, 2010!

Based on 80% financing:

- 3.89% A.P.R.* for up to 36 months
- 3.89% A.P.R.* for up to 48 months
- 3.99% A.P.R.* for up to 60 months
- 3.99% A.P.R.* for up to 72 months**

New & Late Model Cars & Trucks & SUV Vehicles Only***

Ask about our 100%, 90%, and 85% financing on New & Late Model Vehicle Loans***!

CU Members Mortgage

If you are thinking about buying a new home or "re-financing" your current mortgage, please visit the Loan Section of our web page www.CTECU.org. ***Or call CU Members Mortgage at 1-800-607-3474 and tell them that you are a member of CTECU! ***



Do not miss out on our 58th CTECU Annual Dinner and Business Meeting Friday, February 19, 2010!

It is at 7:00 p.m. at the Marriott Houston Westchase Hotel in the Rose Garden Room.

Reservations Required by Friday before meeting. Door prizes will be given away!



CTECU is not a bank that has stockholders; when you are a member of CTECU, you are one of its "member/owners!"

Please visit our web page at www.CTECU.org and learn more about CTECU and its services!

(*A.P.R. denotes Annual Percentage Rate)

(**\$15,000 minimum loan)

(***These offers are good only for qualified applicants.)

Please note: Your "pre-approved" loan application with the current rates is only good for 90 days!

Please complete the following "Express Loan Application" as quickly as possible so that you can be "pre-approved."

CTECU Express Loan Application

Loan Term _____ Purpose of Loan _____ Amount desired \$ _____

Full Name _____ If New or Late Model Vehicle Loan: 80%, 85%, 90% or 100% Financing _____

Birth Date _____ Social Security No. _____

CTECU Member No. _____ DL # _____ State _____

Home Address _____ City _____ State _____

Zip Code _____ Email Address _____ Cell Phone _____

Home Phone _____ Work Phone _____ Employer _____

Occupation _____ Supervisor _____ Years of employment _____

Gross Monthly Income \$ _____ Mortgage/Rent Mo. Payment _____

Reference Name _____ Phone Number _____

Has the applicant and/or other party been the subject of an order for relief under The Federal Bankruptcy Code or adjudicated a bankrupt under the Bankruptcy Act in the last 10 years? _____ Yes _____ No.

Everything that I/we have stated in this application is correct to the best of my/our knowledge. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me/us.

Applicant's Signature X _____ Date _____

Co-Applicant's Signature X _____ Date _____

(Co-Applicant's date of birth: _____ Social Security No _____ Work Phone # _____)

(Co-Applicant's Employer: _____ Occupation: _____)

Please fax this to CTECU to the most convenient location listed above, along with your recent proof of income as quickly as possible so that you may get preapproved for our special loan rates. If we already have received a consumer loan application from you in the past six months, please call us at one of the above numbers so that we can expedite an updated credit review.

*Restrictions: Certain restrictions may apply. Loans may not be used to refinance existing CTECU loans.

Additional information may be requested.

LO: Approved/Rejected/Referred to C.C. LO Signature _____ Date _____

CC: Approved/Rejected CC Signatures _____ Date _____

Offer only good from February 1, 2010 thru February 28, 2010