



Windthorst

Federal Credit Union

Quarterflash

Volume 17
Number 3

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EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

On October 13, 2022, Windthorst Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. The theme

of ICU Day 2022 is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. Windthorst Federal Credit Union is honored to be a part of this proud tradition. We would like to invite both members and nonmembers to visit our office on Thursday October 13, 2022 to celebrate this day and enjoy chili dogs & cookies. A drawing for cash prizes will be held at the end of the day.

Learn more at cuna.org/icuday or visit our website at www.windthorstfcu.org.

MESSAGE FROM THE CEO

It's hard to believe that we are already in the last quarter of 2022 although I am sure most of you are looking forward to some cooler temperatures! The board and staff have been working diligently to ensure that we continue to offer the best products at the best prices for our members and we ask that you check with us first when comparing loan and deposit rates. I think you will find that WFCU offers some of the best rates in this area! Also, the BOD has approved to offer Skip A Pay for qualified members. Be sure to watch the mail & social media for more information. We thank you for your continued support and invite you all to join us on October 13, 2022 to celebrate ICU Day.

Sincerely,

Judy L Koetter

CEO | Windthorst Federal Credit Union

KICK OFF THE HOLIDAYS IN STYLE!

If you're looking to get behind the wheel of a new or used car, Windthorst Federal Credit Union can help! We've got a variety of rates and terms to fill your needs, and with our quick and easy application process, you'll be driving off in the car of your dreams in no time.

Our current rates start as low as

3.55% APR*!

Stop by the
Credit Union
or give us a
call today!



*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant's creditworthiness.

HOLIDAYS

Columbus Day
Monday, October 10

Veteran's Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Holiday
Saturday, December 24
Monday, December 26 (observed)

New Year's Holiday
Sunday, January 1
Monday, January 2 (observed)

www.windthorstfcu.org

WINDTHORST FEDERAL CREDIT UNION ANNUAL MEETING AND ELECTION NOTICE

Windthorst Federal Credit Union will hold its Annual Meeting at 11:30 a.m. on Sunday, February 26, 2023. The Annual Meeting will be held at St. Mary's Parish Hall which has a physical address of 349 St. Mary's Street, Windthorst, Texas 76389.

This year there are three positions open for election on the Board of Directors. After careful review, the Nominating Committee, appointed by the Chairman of the Board of Directors, has nominated one member for each Board position to be filled. The term for each position is three years and the three nominees are as follows:

Roy Conrady (incumbent)

Ron Hoff (incumbent)

Steven Schroeder (incumbent)

A brief statement of qualifications and biographical data for each of the nominees is included with this notice.

Roy Conrady (incumbent) and his wife Diane reside in Windthorst, TX. He is a graduate of Windthorst High School & Texas A&M University. Roy is self-employed business man with experience in the dairy, oilfield and farm & ranching industries. He is a member of the Knights of Columbus and St. Mary's Catholic Church. Roy has also served on the WFCU ALCO Committee and held the position of Secretary.

Ron Hoff (incumbent) currently resides in Scotland, TX with his wife Lenore. Ron is a graduate of Windthorst High School and has been self-employed in the oilfield service industry for most of his adult life. He also serves as Mayor of Scotland, TX and is on the WFCU Credit Committee and has previously served on the WFCU Executive Committee.

Steven Schroeder (incumbent) is a graduate of Archer City High School and attended Frank Phillips Jr. College & Midwestern State University. He is the owner/operator of TexDel Inc. Steven & his wife Jenny live in Archer City, TX where they are a member of the First United Methodist Church. He is currently serving on the Archer City ISD School Board & has also served on the Archer City Council and the Board of Directors of the Archer City Country Club. They are proud parents of 2 daughters. Steven has served on the WFCU Credit Committee and Executive Committee.

Further nominations may be made by official petition signed by 32 eligible members. Official petitions and the rules and instructions for the completion of the official petition may be obtained by contacting Ms. Judy L. Koetter, President/CEO, at the Credit Union office which is located at 14205 W. FM 174, Windthorst, Texas 76389, between the hours of 9 a.m. and 4 p.m. Monday through Friday. Official petitions must be completed in full compliance with the election rules as set forth in the rules and instructions for the completion of the official petition and must include each signer's signature and printed name, the last 4 digits of the signer's member number, and the signer's complete address and telephone number. Members who are 18 years of age or older and who meet certain requirements under the Federal Credit Union Act are eligible for election. Official petitions must be accompanied by a signed certificate from the nominee that he or she is agreeable to the nomination and will accept office if elected and should also include a brief statement of qualifications and biographical data. Elected officials are legally responsible for the fiscal integrity of the Credit Union and for compliance with State and Federal laws.

Official petitions must be filed with the Secretary of the Board of Directors at the Credit Union office which is located at 14205 W. FM 174, Windthorst, Texas 76389, by 4:00 p.m. on November 15, 2022, which is the closing date for receiving nominations by petition. If no official petitions are received by 4:00 p.m. on November 15, 2022, there will be no election by ballot and no nominations from the floor. When only one member is nominated for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position to be filled, the election will be conducted by ballot boxes or voting machines. In such event, the election shall be determined by plurality vote.

