



Main Office:

12930 Northwest Freeway
Houston, TX 77040
Phone: (832) 201-0190
Fax: (832) 201-0189

Lobby Hours:

Monday - Friday:
9:00 a.m. - 5:00 p.m.
Saturday: Closed

Drive-Thru Hours:

Monday - Friday:
8:00 a.m. - 5:00 p.m.
Saturday:
8:00 a.m. - 1:00 p.m.

Toll-Free: (800) 256-5918

TAPS: (832) 201-0190,
Option 3

ATM Locations

(No Surcharge for
TFCU Members)

Houston:

Main Office

12930 Northwest Freeway

BlackHorse Golf Club

(inside Pro Shop)
12205 Fry Rd, Cypress

Williams Tower

2800 Post Oak Blvd, 6th Floor

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@TranstarFCU



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SECURE YOUR FINANCIAL FUTURE!

With Individual Retirement Accounts (IRAs), you can start with just \$5.00 and enjoy potential tax-deductible contributions —consult your tax advisor for details. Explore IRA certificates with terms ranging from 182 days to five years, opening doors to a prosperous retirement with a minimum deposit of \$1,000.00. Experience the benefits of daily compounded dividends and monthly payouts, aligning your savings strategy seamlessly with your golden years. Seize the opportunity to shape a financially secure future as you enter the dawn of a new year.

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[Apply now!](#)



HASSLE-FREE HOLIDAYS

Give your holiday season a financial boost with our Christmas Club account. Begin with just \$5.00 and easily build your savings through convenient options like payroll deduction, mail, in-person, TAPS, or online

transfers. Benefit from daily compounded dividends paid monthly, ensuring your savings grow steadily. While early withdrawals incur a \$5.00 handling charge, your entire balance becomes accessible on or after Nov. 1.





Holiday Closures

New Year's Day: Monday, January 1

Martin Luther King Jr Day: Monday, January 15

Presidents Day: Monday, February 19

TRAVELING? LET US KNOW!

DEMYSTIFYING TAXES

YOUR ROADMAP TO FINANCIAL LITERACY

We understand that taxes can be complex; that's why we're committed to empowering you with the information you need to navigate the world of taxes confidently. Here's a brief guide to help you better understand and make the most of your financial journey:

1. The Basics

Taxes are an inevitable part of our financial lives, but understanding the basics can make the process less intimidating. Learn about the different types of taxes, such as income tax, property tax, and sales tax. Knowing how these taxes work will give you a clearer picture of your overall financial situation.

2. Deductions and Credits

Uncover potential savings by exploring available deductions and credits. Deductions, like those for mortgage interest or student loan interest, can reduce your taxable income. Credits, such as the Child Tax Credit or Earned Income Tax Credit, directly decrease the amount of taxes you owe. Familiarize yourself with these opportunities to maximize your returns.

3. Record Keeping

Maintaining organized financial records is crucial for tax season. Keep track of receipts, invoices, and important documents to substantiate your claims for deductions and credits. Our credit union offers tools and resources to help you stay organized throughout the year.

4. Life Events and Taxes

Major life events like buying a home, getting married, or having a child can impact your tax situation. Understand how these events influence your tax liability and take advantage of available benefits. Our educational materials can guide you through the tax implications of these significant life changes.

Here at Transtar, we're not just your financial institution; we're your financial partner. If you have any questions or need further guidance, our team is here to assist you every step of the way.

MARK YOUR CALENDARS FOR OUR ANNUAL MEETING!

When?

April 18, 2024 at 5:00 p.m.

Where?

12930 Northwest Freeway Houston, TX 77040, in-person only.

Who are the directors up for term?

Whitney Wiener - 3-year term

Whitney earned a BBA in Political Economy from Tulane University and an MBA in Business Administration from Rice University. She began with Williams Gas Pipeline in 2001 as a Senior Business Development Analyst. In 2005, Whitney transferred to the Treasury/Credit Department, working as a Lead Credit Analyst. Whitney has also served on the credit union's Supervisory Committee for two years.

Raymond Lastovica - 3-year term

Raymond has served as a board member for the Transtar Federal Credit Union for the past six years. He retired from Williams/Transco in 2016 after 30 years of service. Raymond is a graduate of Texas A&M University and a retired Certified Public Accountant. In his free time, Raymond enjoys spending time with his family in Rockport, volunteering in the community through various organizations, and having completed 25 consecutive years of MS150 bike rides for multiple sclerosis.



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Step into the New Year with financial confidence! Our Money Market Accounts offer a smart way to grow your savings with competitive interest rates. Benefit from the flexibility of check-writing privileges while maximizing returns. Whether you're saving for a goal or building an emergency fund, start the year right by choosing a Money Market Account that aligns with your financial aspirations. Secure your future and watch your money thrive in 2023!

Board of Directors

Raymond W. Lastovica, Chairman
Whitney Wiener, Vice Chairman
Robynn F. Estrada,
Secretary/Treasurer
Nick Bacile, Director
Debra Martinez, Director

Credit Union Management

James Tuggle, President
Kay Newbury, VP of Operations
Latisha Schools, VP of Finance
Maria Cervantes, Lending Manager

Supervisory Committee

Debra Martinez Sherry Strong
April Marnie

