

# NEWSLETTER

WINTER 2018



# SAVE THE DATE | MARCH 12 2018

Join us for the 2018 Annual Meeting. See back for more details.



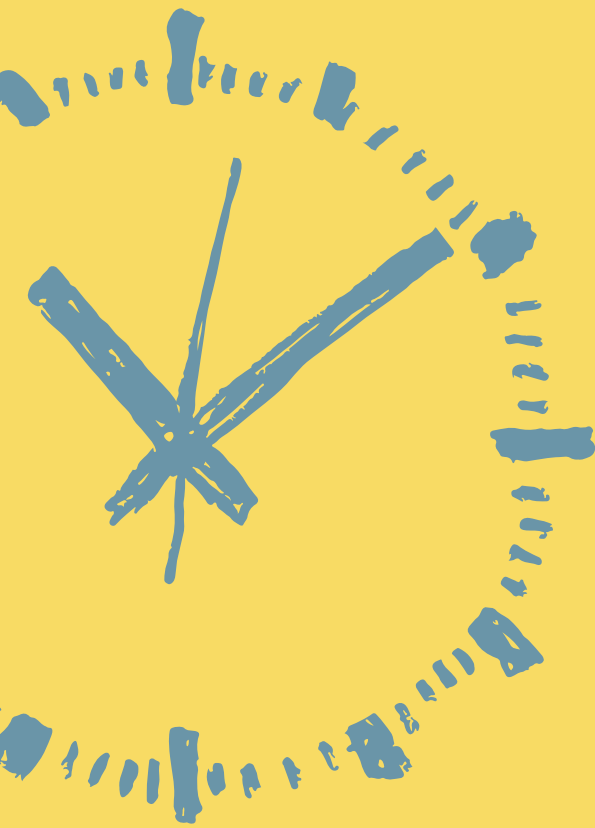
JOIN US IN CELEBRATING

# { 65 } YEARS

1953 - 2018

OF SERVING OUR MEMBERS!

LENDING A HAND. SERVING A NEIGHBOR. EMPOWERING A COMMUNITY. 



## Annual Reminders

### Dormant Accounts

As a reminder, accounts go into a dormant state after one year of no activity. After three years of inactivity, CTCU is required by the state of Texas to turn over your account(s) and remit all funds to the Unclaimed Property Division. Please make a transaction (deposit or withdrawal) from your account annually to avoid this inconvenience.

### Account Verification

Please verify your address, phone numbers and email address with us to ensure that we have the correct information in our system.

### Complaint Notification

This 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. Any member wishing to file a complaint against this Credit Union should contact the Texas Credit Union Department through one of the means indicated below.

### In person or by U.S. mail:

914 East Anderson Lane  
Austin, Texas 78752-1699

Phone: 512.837.9236

Fax: 512.838.0278

Email: [complaints@tcud.state.tx.us](mailto:complaints@tcud.state.tx.us)

Website: [www.tcud.state.tx.us](http://www.tcud.state.tx.us)

## Privacy Notice Disclosure

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

### Information We Collect and Disclose About You:

The type of personal information we collect and share depends on the product or service you have with us. This information can include:

1. Social Security number and account balances
2. Overdraft history and credit history
3. Payment history and wire transfer instructions

When you are no longer our member, we continue to share your information as described in this notice.

### How We Share Your Information:

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons CTCU chooses to share and whether you can limit this sharing.

1. For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal in investigations or report to credit bureaus
2. For our marketing purposes - to offer our products and services to you
3. For joint marketing with other financial companies

### We Do Not Share Information:

1. For our affiliates' everyday business purposes, information about your transactions and experiences
2. For our affiliates' everyday business purposes, information about your credit worthiness
3. For non-affiliates to market to you

### How We Protect Your Information:

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How We Collect Your Information:

We collect your personal information, for example, when you:

1. Open an account or make a wire transfer
2. Show us your government-issued ID or apply for financing
3. Show us your driver's license

We also collect your personal information from others, such as credit bureaus or other companies.

### Can You Limit Our Sharing?

Federal law gives you the right to limit only:

1. Information shared about your credit worthiness for our affiliates' everyday business purposes
2. Affiliates from using your information to market to you
3. Sharing for non-affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.





## Become a CTCU Adviser!

As our members, you are our owners and being an owner means you have a say in your Credit Union.

As an adviser, you will:

- be invited to collaborative lunch meetings
- take part in informational opinion surveys
- give us your thoughts on promotions
- help CTCU understand our members better
- have an opportunity to WIN prizes
- become an advocate for CTCU

To become an adviser, please email [marketing@coopteachers.com](mailto:marketing@coopteachers.com) with the subject line: I want to be an adviser.\* Include your name, phone number and address and you will be entered for a drawing to have \$50 added to your checking account.\*\*

\*By becoming an adviser, you will receive monthly eNewsletters as well as occasional surveys and collaborative session invitations.

\*\*Entrants must have an active checking account or open a checking account with Cooperative Teachers Credit Union to win the prize. There will be one winner selected at random and announced at our Annual Meeting (March 12, 2018). Winner does not have to be present to win.

## Bonus Dividends for 2017

We are proud to award our members with bonus dividends totaling over \$95,000 (with a minimum payout of \$5.00) to their dividend-eligible Regular Share and Investors accounts! This will be the fifth consecutive bonus dividend paid, totaling more than \$450,000.

*"The Credit Union paid its first bonus dividend in December 2013. It is becoming less frequent that Credit Unions pay bonus dividends. It is a great accomplishment for CTCU to pay a bonus dividend in addition to our above market deposit rates for our accounts."*-Tim Miller, CEO



## Board of Directors

Wayne Boshears.....Chairperson

Lynne Stainback.....Vice-Chairperson

Zeb Cantley.....Treasurer

Cynthia Johnson

Gary Howell

James Hayden

Ora Taylor

## Financial Highlights

As of 12/01/17

Assets.....\$117,794,400.38

Loans.....\$85,883,330.94

Shares.....\$83,285,854.56

## VISION

To be the Primary Financial Institution for our Field of Membership.

## MISSION

Our purpose is to create a thriving cooperative financial institution that will help our members achieve their financial goals by offering comprehensive financial products and services that they can receive in person, online or wherever they may be.

## CORE VALUES

The Credit Union commits to consistently serve our members in an honest manner that will benefit them and the community we live in.

## COMMITMENT

Promise to be here in the future when you need us

## CONSISTENCY

Conduct ourselves in the same quality way, time and again

## MEMBERSHIP

Members are the owners of the Credit Union

## HONESTY

Fair and straightforward

## COMMUNITY

We are linked together by a common interest of where we live, work and worship



Federally Insured by NCUA





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# 2018 ANNUAL MEETING

## JOIN US FOR GREAT FOOD, PHOTO BOOTH FUN & DOOR PRIZES!

**WHEN: MARCH 12, 2018**

**TIME: 6:00PM**

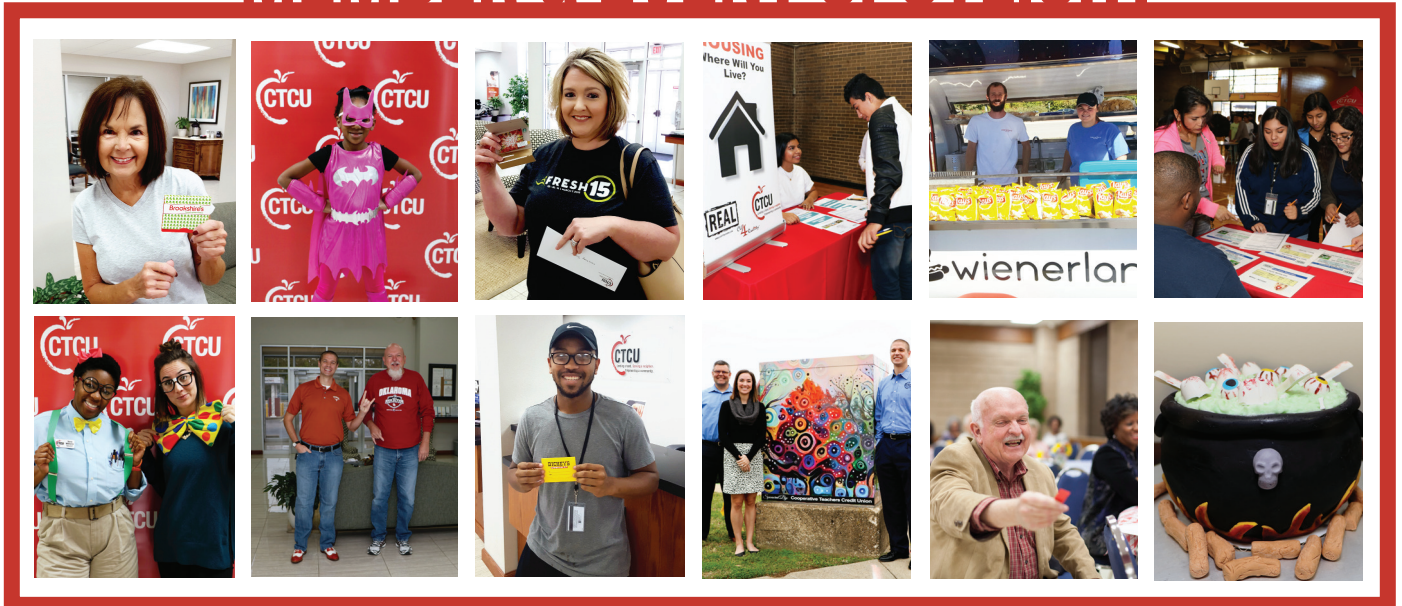
**WHERE: HARVEY CONVENTION CENTER**

Call (903) 561-2603 to reserve your tickets for the event. Admission is free for all members however, if a member sends an RSVP and doesn't attend, they'll incur a \$15 cancellation fee. Guests are welcome for a \$15 fee.

We invite members interested in seeking election to the CTCU Board of Directors to submit a written application to the Nominating Committee. An application can be obtained through our website ([coopteachers.com](http://coopteachers.com)) or by emailing [marketing@coopteachers.com](mailto:marketing@coopteachers.com). The application must be received by February 28, 2018. Completed applications can be dropped off at the credit union or mailed to:

**Cooperative Teachers Credit Union  
Attn: Nominating Committee  
1424 WSW Loop 323, Tyler, TX 75701**

## MEMBER & EVENT SPOTLIGHT



**Cooperative Teachers Credit Union**  
**Office Hours - Lobby**  
Monday - Friday, 9:00 AM - 5:00 PM

**Location**  
1424 WSW Loop 323  
Tyler, Texas 75701

## WINTER 2018



[WWW.COOPTEACHERS.COM](http://WWW.COOPTEACHERS.COM)