

# NEWSLETTER



## ANNUAL MEETING: *In Review*

Over 290 registered members gathered together for our 66th Annual Meeting! We celebrated with hamburgers, chips, and cookies from Jucy's, music by Inkredible Sounds, a photo booth, decor and balloon twisting by Kornpop, and a special performance by Elvis (Gib Maynard.)

Members also had a chance to win one of several cash door prizes provided by CTCU at the end of the evening. Look for your invitation to our 2020 Annual Meeting in your Winter 2020 newsletter!







## BOARD OF DIRECTORS

### Chairperson

Wayne Boshears

### Vice Chairperson

Lynne Stainback

### Secretary/Treasurer

Zeb Cantley

### Board Member

James Hayden

### Board Member

Cynthia Johnson

### Board Member

Ora Taylor

### Board Member

Gary Howell

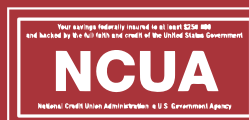
## FINANCIAL HIGHLIGHTS

As of 4/30/19

Assets....\$119,166,211.79

Loans.....\$97,517,087.97

Shares.....\$75,656,496.92



# CONGRATS TO THE 2019 CTCU ACADEMIC SCHOLARSHIP WINNERS

The CTCU Board of Directors and staff are pleased to announce the winners of the 2019 CTCU Annual Academic Scholarships. Each winner will receive \$2,500 to help reach their educational goals.

These scholarships are awarded to promote higher education. We emphasize and support the importance of education by making it attainable to those who pursue a career as a personal goal and contribute to development and growth in our communities.

This year, the 2019 CTCU Annual Academic Scholarship program received a great response from eligible high school seniors all across the East Texas community. All student applicants are commended for their academic achievements, extracurricular activities, and determination to excel.

A special thank you goes out to all the candidates who applied and congratulations to the Class of 2019!



**Savannah Divine**  
Chapel Hill High School



**Matthew Hook**  
Canton High School



**Beau Lytle**  
Robert E. Lee High School



**Amy Sprague**  
North Hopkins High School

## 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



## ATM Safety Notice

At CTCU we are concerned about our members' safety. The following information is a list of safety precautions regarding the use of automated teller machines (ATM) and night deposit facilities. We encourage members to become familiar with this information and always practice safety first when dealing with transactions that involve cash.

1. Be aware of your surroundings, particularly at night.
2. Consider having someone accompany you when using the ATM or if the night deposit facility is used after dark.
3. If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
4. Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
5. If you notice anything suspicious, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave immediately.
6. If you are followed after making a transaction, go to the nearest public area where people are located. If you have a cell phone and feel threatened, call 911 for assistance.
7. Do NOT write personal identification numbers or code information on your ATM/debit card.
8. Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call 911.

## New & Used Auto Loans

Our auto loans not only come with great rates and flexible terms, but also feature many extra benefits and add-on products to help you save.

If you're trying to decide on a new or used auto loan, check out the comparisons listed below to help you make a decision.

### New Vehicle

**PRO:** Status Symbol  
**PRO:** Fewer Repairs  
**PRO:** More Financing Options  
**PRO:** Automakers Guarantee

**CON:** Higher Price Tag  
**CON:** Depreciation  
**CON:** Higher Premiums

### Used Vehicle

**PRO:** Lower Price Tag  
**PRO:** Less Depreciation  
**PRO:** Lower Insurance Costs  
**PRO:** Predictability

**CON:** Fewer Choices  
**CON:** Riskier Purchase

Visit [coopteachers.com](http://coopteachers.com) to learn more and get preapproved for a loan today!







# SUMMER 2019

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

**Office Hours - Lobby**  
Monday - Friday  
9:00 AM - 5:00 PM

### Location

1424 WSW Loop 323  
Tyler, Texas 75701

# Member & Event Spotlight



# TAKE A PAYMENT VACATION!

**YES, I WANT TO TAKE A MONTH OFF THIS SUMMER!**  
Please sign me up to skip my August loan payment.

\_\_\_\_\_  
Name Joint Borrower's Name

\_\_\_\_\_  
Member # Loan # Payment Amount \$

\_\_\_\_\_  
Checking/Savings (circle one)  
Withdraw the participation charge of \$50 (per loan) from account #

\_\_\_\_\_  
Signature Date Signature (Joint Borrower) Date

\*By signing this form, you agree and accept that this offer will extend the term of the loan and interest will continue to accrue. Mastercard® and real estate loans are excluded from this program. A maximum of two payments in a 12-month period may be skipped. Your loan must be open for at least six months to qualify. This service is subject to change without notice, and other restrictions may apply.



As a member of CTCU, you have the option to skip your August loan payment.\* It's our way of saying thanks for being a valued member.

Simply fill out the form above and return it to our office by August 16, 2019.

There is a fee of \$50 for each skipped payment, and all of your loans with us must be current when you request to skip a payment.

For more information, call us at (903) 561-2603.