

NEWSLETTER



YOUTH ACCOUNTS

Education isn't just about reading, writing and arithmetic. Being money-smart is important to your child's future, too! We offer a variety of youth accounts for each stage of your child's life and into adulthood. Each of the youth accounts listed below can be used to help your child learn valuable lessons about money and how to manage and grow it.

Learn more about our youth accounts by visiting coopteachers.com.

SUPER SAVER KIDS CLUB SAVINGS ACCOUNT

Ages 12 and under*

**Visit our website
for more information.*

REAL TEEN CHECKING ACCOUNT

Ages 13-18*

**Upon reaching the age of 19, you must switch
to an age-appropriate checking account.*

YOUTH TERM SHARE CERTIFICATES (CD)

Birth up to age 18*

**Visit our website
for more information.*



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 04/30/2021

Assets....\$141,918,670

Loans.....\$85,729,119

Shares.....\$99,853,584



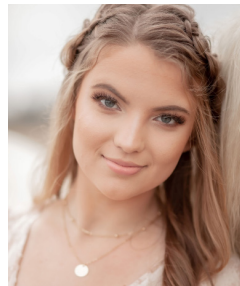
CONGRATS TO THE 2021 CTCU ACADEMIC SCHOLARSHIP WINNERS

The CTCU Board of Directors and staff are pleased to announce the winners of the 2021 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 2021 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 2021!



ABIGAIL VAN ANDEL
Lindale
High School



CALEB MILLER
Winnsboro
High School



CAROLINE RICHBOURG
Tyler Legacy
High School



CHLOE REESE
Mabank
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

Member Access to Credit Union Records: Documents relating to the finance and management of the credit union are available to members for review in our office upon request by calling 903-561-2603. These documents are not to be copied, nor are they allowed to be removed from the premises of the credit union.



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.

YOU HOLD THE KEYS TO YOUR FUTURE.

CTCU can help you open the door to ownership!

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 come to us first for preapproval, you'll not only save money but will walk into the dealer with a clear spending plan and greater negotiating power. We can also tell you how much you'll need as a down payment and offer other helpful insights.

HOME LOANS

We're proud to help our members open the door to home ownership with quality mortgage products that lay the groundwork for a solid, successful future. Whether you're a first-time home buyer or a veteran of the real estate market, our mortgage professionals will guide you to the perfect home loan that fits your needs, budget and lifestyle. We have a range of options to fit your need.



LEARN MORE AND APPLY TODAY - COOPTEACHERS.COM

SUMMER 2021

COOPTEACHERS.COM



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Office Hours

Monday - Friday
8:30 AM - 5:30 PM

Saturday
9:00AM - 1:00PM

Locations

1424 WSW Loop 323
Tyler, Texas 75701

75 Miranda Lambert Way
Ste 12, Lindale, TX 75771

MOBILE & ONLINE BANKING

We upgraded this service on April 5, 2021. Visit coopteachers.com/eservices/system-upgrade for details.

- CHECK BALANCES
- PAY CTCU LOANS
- TRANSFER MONEY
- BILL PAY
- MOBILE CHECK DEPOSIT
- TURN DEBIT & ATM CARDS OFF AND ON
- MONITOR YOUTH & TEEN ACCOUNTS

YOUR MONEY...

WHEN YOU NEED IT.

WHERE YOU NEED IT.

You deserve access to your money wherever you may be. With Online Banking and our CTCU OnTheGo Mobile App, we make it easier than ever to keep an eye on your accounts.

Create your online banking account by visiting [COOPTEACHERS.COM](https://coopteachers.com) or download our CTCU OnTheGo App on your mobile device.

