

NEWSLETTER

WINTER 2019



**JOIN US FOR OUR
ANNUAL MEETING
ON MARCH 11!**
(SEE INSIDE FOR MORE DETAILS)

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Bonus Dividends for 2018

We were proud to award our members with bonus dividends totaling over \$98,000 (with a minimum payout of \$5.00) to their dividend-eligible Regular Share and Investors accounts in December! This was the sixth consecutive bonus dividend paid, totaling more than \$548,000.

"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 the above market deposit rates for our accounts."
-Tim Miller, CEO



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:

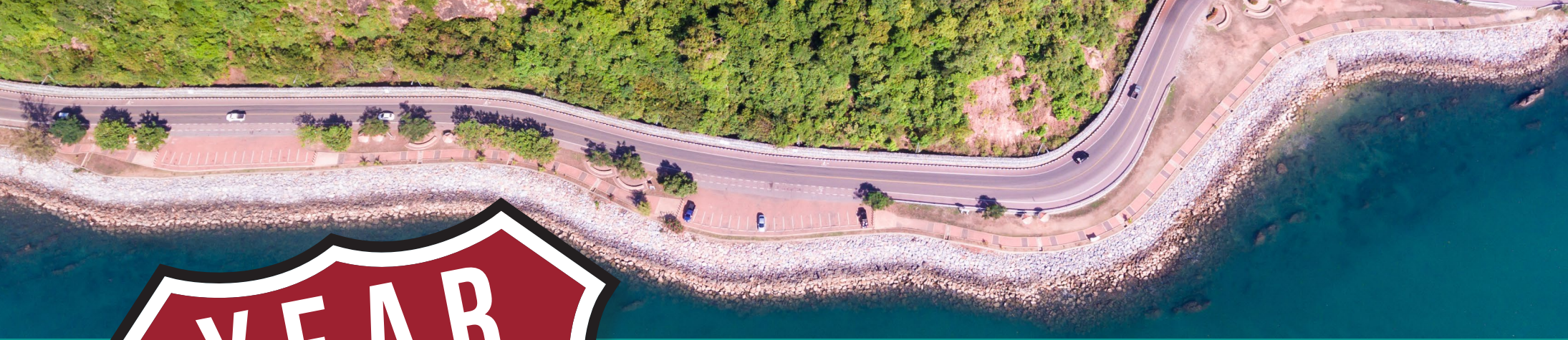
914 East Anderson Lane
Austin, Texas 78752-1699
Phone: 512.837.9236
Fax: 512.838.0278
Email: complaints@tcud.state.tx.us
Website: www.tcud.state.tx.us

BOARD OF DIRECTORS ELECTION

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) or by emailing marketing@coopteachers.com. The application must be received by March 1, 2019. 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



2019 ANNUAL MEETING

**MARCH 11, 2019
6:00PM
HARVEY HALL**

Join us for great food, fun, and door prizes at our 2019 Annual Meeting!
See below for highlights from our 2018 Annual Meeting.

Reserve your tickets at coopteachers.com/community. Admission is free for all members; however, if a member reserves tickets but does not attend, they'll incur a \$15 cancellation fee. Guests are welcome for a \$15 fee.



COOPERATIVE TEACHERS CREDIT UNION

DID YOU KNOW?

- **Membership is available** to anyone who lives, works, worships or attends school in Smith County
- You have access to nearly **30,000 surcharge-free ATMs**
- You can **stay up-to-date on everything CTCU is doing** by signing up for our eNewsletter at coopteachers.com/stay-connected

BOARD OF DIRECTORS

- Wayne Boshears**.....Chairperson
- Lynne Stainback**.....Vice-Chairperson
- Zeb Cantley**.....Treasurer
- Cynthia Johnson**.....Board Member
- Gary Howell**.....Board Member
- James Hayden**.....Board Member
- Ora Taylor**.....Board Member

Financial Highlights
As of 12/01/18

| | |
|-------------|------------------|
| Assets..... | \$115,566,235.88 |
| Loans..... | \$89,827,506.96 |
| Shares..... | \$73,661,411.23 |

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

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: social security number and account balances, overdraft history and credit history, and 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 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

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

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

We have recently updated our Membership And Account Agreement. If you would like an updated copy of the agreement, please contact us at (903) 561-2603.

MEMBER & EVENT SPOTLIGHT



WINTER 2019

Office Hours – Lobby

Monday - Friday, 9:00 AM - 5:00 PM

Location

1424 WSW Loop 323
Tyler, Texas 75701

COOPERATIVE TEACHERS
CREDIT  UNION



COOPTEACHERS.COM