

NEWSLETTER



Banking that builds brighter classrooms.

As a credit union originally founded by teachers, we make it a priority to give back to local educators each year. Every swipe, every loan, every deposit you make does more than just manage your money - it helps us to build brighter classrooms for students and teachers alike through teacher grants, scholarships for students, school supply assistance, and programs that recognize and support teachers. By banking with us, you're investing in the future of education and making a real difference in the classrooms. Thank you for being part of this important mission!



TEACHERS:

Earn cash for your school!

Learn more at coopteachers.com



**CTCU gives
\$150,000 per year to
education.**



**"Every swipe, every loan,
every deposit helps fund
education initiatives."**



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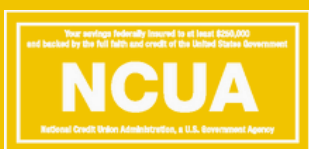
FINANCIAL HIGHLIGHTS

As of 04/30/2025

ASSETS.....\$100,300,552

LOANS.....\$70,907,081

SHARES.....\$88,440,684



CONGRATS TO THE 2025 CTCU ACADEMIC SCHOLARSHIP WINNERS

The CTCU Board of Directors and staff are pleased to announce the winners of the 2025 CTCU Annual Academic Scholarships. Each winner will receive \$2,500 to help support their educational journey.

This year's scholarship program invited high school seniors across the East Texas community to submit essays highlighting a teacher who had a significant impact on their lives. The students shared many stories of inspiration and gratitude that left us proud of this community.

We commend all student applicants for their impressive academic achievements, involvement in extracurricular activities, and their commitment to success. Congratulations to the Class of 2025!



KENDALL DAVIS

Quitman High School



HANNAH RATH

Grace Community High School



TYSON JOHNSON

Winnsboro High School



APRIL RAHIMOV

Whitehouse 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

As a member of CTCU, you have access to over 30,000 surcharge-free ATMs. The following information is a list of safety precautions regarding the use of both ATMs 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.

Visit coopteachers.com for a list of ATMs near you or text your zip code to 91989.

YOU HOLD THE KEYS TO YOUR FUTURE.

Dreaming of a new home - or better mortgage?

- **Fixed-Rate Mortgages** - terms up to 15 years.
- **Adjustable-Rate Mortgages (ARMs)** - benefit from lower initial rates that adjust over time.
- **Refinance Loans** - lower your interest rate, reduce your monthly payment, or shorten your loan term.
- **Land Loans** - buy the perfect plot to build your future home.
- **Cash-Out Refinancing** - use your home's equity for renovations, debt consolidation, or big expenses



LEARN MORE AND APPLY TODAY - [COOPTEACHERS.COM](https://coopteachers.com)



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OFFICE HOURS - LOBBY

Tyler Monday - Friday | 9:00 AM - 5:30 PM
Lindale Monday-Friday 9:00 AM - 5:00 PM
Phones Monday-Friday 8:30 AM-5:30 PM

LOCATIONS

Tyler 1424 WSW Loop 323, Tyler, TX 75791
Lindale 75 Miranda Lambert Way, STE 12, Lindale, TX 75771

CTCU DEBIT CARDS

- ✓ CHIP TECHNOLOGY
- ✓ CONTACTLESS PAYMENTS
- ✓ APPLE PAY, GOOGLE PAY, & SAMSUNG PAY
- ✓ FRAUD MONITORING
- ✓ ZERO LIABILITY PROTECTION
- ✓ EVERY SWIPE HELPS SUPPORT LOCAL SCHOOLS



Our CTCU debit card comes with the latest chip technology, contactless payment capabilities, and compatibility with Apple Pay, Google Pay, and Samsung Pay for added convenience.

Best of all, every swipe helps support local schools, making each purchase count toward a great cause. Contact us today to get yours!