

# NEWSLETTER

WINTER 2022



A LOAN FOR EVERY SEASON OF LIFE.



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COOPERATIVE TEACHERS  
CREDIT  UNION

Cooperative Teachers Credit Union | Tyler & Lindale  
Phone: 903.561.2603 | Toll Free: 1.877.662.2828 | [COOPTEACHERS.COM](https://www.COOPTEACHERS.COM)



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)

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](http://coopteachers.com)) or by emailing [marketing@coopteachers.com](mailto:marketing@coopteachers.com). The application must be received by March 1, 2022. 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

# 2022 ANNUAL MEETING INVITATION

FOOD, FUN & PRIZES

**RSVP FOR THIS EVENT**

Reserve your tickets at **COOPTEACHERS.COM** or **scan the QR Code**. Admission is free for all members and we are offering a limited number of non-member tickets. The deadline to RSVP for the meeting is 03/18/2022.

**LOCATION CHANGE**

Due to the closure of Harvey Hall, our 2022 Annual Meeting will be held at the Crosswalk Center of Green Acres Baptist Church (1607 Troup Hwy, Tyler, TX 75701.)

**MON • 03/28/2022**  
**6:00PM - 8:00PM**  
**GABC CROSSWALK**

**BONUS DIVIDENDS FOR 2021**

We were proud to award our members with bonus dividends totaling \$98,131 (with a minimum payout of \$5.00) to their dividend-eligible Regular Share and Investors accounts in December! This was the ninth consecutive bonus dividend paid, totaling more than \$800,000.

**SCAN QR CODE OR [CLICK HERE](#)**



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 11/30/21

Assets.....\$139,116,385  
Loans.....\$79,157,307  
Shares.....\$107,900,920

OUR MISSION AND VALUES

**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.

**VISION**

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

**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



## REFER YOUR FRIENDS & FAMILY GET \$50

**Scan the QR Code to learn more!**

\*Referring member and referred member must meet qualifications to earn referral incentives. Referring member must be in good standing with CTCU. New member must be at least 18 years old, open a CTCU savings account with a balance of at least \$20, and sign up for DeStatements. Other conditions apply. Offer subject to change without notice. Please visit [coopteachers.com/about-us/member-perks-promotions](http://coopteachers.com/about-us/member-perks-promotions) for full disclosures and more information. 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 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

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

# A LOOK BACK AT 2021



# WINTER 2022

## CTCU Tyler

1424 WSW Loop 323  
Tyler, Texas 75701

### Lobby Hours

Monday - Friday: 8:30 AM - 5:30 PM  
Saturday: 9:00 AM - 1:00 PM

### Drive-thru Hours

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

## CTCU Lindale

75 Miranda Lambert Way Ste 12  
Lindale, Texas 75771

### Lobby Hours

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

# COOPERATIVE TEACHERS CREDIT UNION



[COOPTEACHERS.COM](https://www.coopteachers.com)

# YOUTH REFERRAL

Ages 0-17

Earn \$10 for yourself and  
\$10 for the child you refer!\*



You can even  
refer your  
own children!

SCAN QR CODE OR [CLICK HERE](#)

Referring member and referred member must meet qualifications to earn referral incentive. Visit [coopteachers.com](https://www.coopteachers.com) for more information.