

NEWSLETTER

WINTER 2023



IN THIS ISSUE

Annual Meeting Invitation • Annual Reminders • Board of Directors Election • Privacy Notice Disclosure

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 though 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, 2023. 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

IT'S OUR
seventieth
ANNIVERSARY!

2023 marks 70 years of
serving our members.

From our humble
beginnings to where we
are now, we owe it all to
you, our members.

Join us for an Annual
Meeting like none before
it and help us celebrate!

You're invited!

2023 ANNUAL MEETING

MON
3/27

6PM
—
8PM

GREEN ACRES CROSSWALK

Register to attend at
COOPTEACHERS.COM
or scan the QR code.



● **BONUS DIVIDENDS FOR 2022** ● We were proud to award our members with bonus dividends totaling over \$100,000 (with a minimum payout of \$5.00) to their dividend-eligible Regular Share and Investors accounts in December! This was the tenth consecutive bonus dividend paid.

MAXIMIZE YOUR EARNINGS



OPEN A TERM SHARE CERTIFICATE TODAY!

COMPOUNDED & CREDITED MONTHLY

COOPTEACHERS.COM



SCAN FOR CURRENT RATES

Rates subject to change without notice. Minimum balance of \$1,000 required. View current rates and full disclosures at coopteachers.com/saving-checking-accounts/term-share. Fees may reduce earnings. Penalty will be imposed for early withdrawal for Term Share Accounts. APY = Annual Percentage Yield. Federally insured by NCUA.

CALL 903.561.2603
OR EMAIL US AT
SERVICE@COOPTEACHERS.COM
TO OPEN YOUR CERTIFICATE.

REFER YOUR FRIENDS & FAMILY

GET \$50

SCAN THE QR CODE TO LEARN HOW



Refer. Reward. Repeat.

*Terms and conditions apply.
Federally insured by NCUA. Equal Housing Lender.

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 11/30/22

Assets.....\$125,443,684
Loans.....\$95,689,056
Shares.....\$101,405,667

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

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

It's now easier than ever to join CTCU!

As of December 9th, 2022, our Regular Savings and Kids Club accounts are no longer required for membership.

Instead, any type of account or loan will secure membership! Additionally, the initial account balance and minimum balance for Regular Savings and Kids Club accounts have been lowered to zero.

For more information, you can view our membership requirements, disclosures, and terms by scanning the QR code.

SCAN THE QR CODE
TO LEARN MORE:



A LOOK BACK AT 2022



WINTER 2023

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

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