

NEWSLETTER

WINTER 2024



YOUR

Smith
County
CREDIT
UNION



IN THIS ISSUE

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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

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

YOU'RE INVITED



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, 2024. 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

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

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.



SCAN FOR CURRENT RATES

**MON
3/25**

**6PM
—
8PM**

WT BROOKSHIRE CONFERENCE CENTER

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



Please note that our location has changed this year
to the new WT Brookshire Conference Center!
200 W Front St | Tyler, TX 75702

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 11/30/23

Assets.....\$119,088,703
Loans.....\$86,018,971
Shares.....\$95,846,687

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 HOW

Refer. Reward. Repeat.



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



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

CHECKING ACCOUNTS

Support your **East Texas community** by keeping your money local!



**COOPERATIVE TEACHERS
CREDIT UNION**

A LOOK BACK AT 2023



WINTER 2024

CTCU Tyler

1424 WSW Loop 323
Tyler, Texas 75701

Lobby Hours

Monday-Friday: 9:00 AM - 5:30 PM

Phones

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

CTCU Lindale

75 Miranda Lambert Way Ste 12
Lindale, Texas 75771

Lobby Hours

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

Phones:

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



COOPTEACHERS.COM