



NEWSLETTER



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Invitation

BOARD OF DIRECTORS ELECTION

In accordance with the CTCU Bylaws, this notice serves to inform you of the upcoming election for the Board of Directors, to be held at the Annual Meeting on March 23, 2026.

The Nominating Committee has submitted the following nominees for the open positions on the Board of Directors:

- **Lynne Stainback** - Lynn Stainback currently serves as Vice Chair of the Board of Directors and has served on the CTCU Board since 2003. As a long-tenured director, she provides continuity of governance, supports strategic planning, and contributes to policy oversight in support of member value and safety and soundness.
- **Gary Howell** - Gary Howell has served on the CTCU Board since 2001 and brings over 30 years of experience insuring public schools and community colleges. Mr. Howell was a former coach, teacher, and school administrator, previously served on the Tyler ISD Board of Trustees, is a past President of the TISD Foundation, past Chair of Junior Achievement of Tyler, a former adjunct professor at The University of Texas at Tyler, and a former teacher at Tyler Junior College.

No nominations will be accepted from the floor at the Annual Meeting. If you wish to nominate additional candidates, nominations may be made by petition. The petition must:

- Be signed by at least 1% of CTCU members, with a minimum of 20 and a maximum of 500 signatures.
- Include a brief statement of qualifications and biographical data for each nominee in a format approved by the Board of Directors; and
- Be submitted to the Secretary of the Board no later than February 11, 2026.

If there is only one nominee for each position to be filled, the election will not be conducted by ballot and the Chair shall declare each nominee elected by general consent or acclamation at the Annual Meeting.



CTCU EARN CASH FOR YOUR KID & THEIR SCHOOL

Get cash for you AND your kid when they on their behalf to their school!



Christmas CLUB

Your future self will thank you.



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 10/31/24

| | |
|-------------|--------------|
| Assets..... | \$94,591,426 |
| Loans..... | \$66,456,637 |
| Shares..... | \$82,620,549 |

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

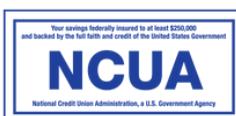
join CTCU. Plus, we will make a donation
Learn more at coopteachers.com

TURN PENNIES INTO PRESENTS.

The average American spends about \$1,000 on Christmas, but no matter what your budget, it pays to plan ahead. With a CTCU Christmas Club account, you can set aside a little each month. And the best part? It earns 4.00% APY* on accounts with a balance between \$100-\$10,000, which means **you're actually getting PAID to save!** Funds are available for withdrawal on or after November 1st so you can turn your pennies into presents!

*APY = Annual Percentage Yield

Open a Christmas Club account at coopteachers.com



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. or 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



WINTER 2026

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

COOPERATIVE TEACHERS CREDIT UNION

Annual Meeting

Monday, March 23, 2026

Banking that builds brighter classrooms.

RSVP: coopteachers.com



COOPTEACHERS.COM