

# NEWSLETTER

SUMMER 2017



## eSERVICES

With our comprehensive suite of electronic services, CTCU is ready to bring you more – more convenience, more flexibility and more control of your accounts.

Sign up today and experience the freedom of streamlined financial management!

### MOBILE BANKING APP (CTCU OnTheGo)

Our CTCU OnTheGo app is available for any iPhone, iPod Touch, iPad, or Android mobile device with internet access. Simply download the free app from the iTunes App Store or Android market and enter your Online Banking credentials to:

- Check account balances and transaction history
- Pay bills on the spot
- Transfer funds between accounts
- Contact CTCU or quickly locate an ATM
- Deposit checks using your mobile device through our Mobile Deposit



## MOBILE BANKING

On the go? Go Mobile!  
At CTCU, our free Mobile Banking options let you access your accounts safely and conveniently – anytime, anywhere – through our Text Banking, Mobile Browser and Alert Banking options under the “Self Service” tab in Online Banking!



## Fee Schedule

Effective as of July 17, 2017

### General Fees

Account Reconciliation	\$30.00/Hour
Account Research	\$30.00/Hour
Deposit Item Return	\$30.00/Item
Fax (Incoming/Outgoing)	\$5.00/Fax
Money Order	\$5.00/Money Order
Invalid Address	\$10.00/Month
Statement Copy	\$10.00/Copy
Wire Transfer (Outgoing)	\$35.00/Transfer
Wire Transfer (Incoming)	\$5.00/Transfer
Account History	\$10.00/Page
Collateral	\$10.00 Early Release or Substitution
Collection Items	\$25.00
Duplicate Lien Release	\$25.00
Official Credit Union Check	\$5.00/Check
Verification of Desposit/Loan	\$25.00/Check
Payment Date Change Fee	\$25.00/Change
Non-Member Check Cashing Fee	\$10.00
Legal Process Fee (levy, holds, state, child support and other attachments)	\$125.00/Instance
Skip-A-Payment (with promotion)	\$50.00/Each with promotion
Check Cashing - For Members with a Share account only, with a balance under \$100.00	\$2.00 or 5% whichever is greater, not to exceed \$25.00
Premium Share Draft - Service Charge	\$8.00/Statement period if the minimum balance is not maintained
Share - Closed account	\$20.00 if closed within 6 months of opening

### Share Draft Account Fees

Check/Share Draft Printing	Prices vary depending upon style
Stop Payment	\$30.00/Request
Overdraft Protection Transfer	\$8.00/Day occurrence
Overdraft Privilege (Courtesy Pay)	\$30.00/Request
Temporary Checks	\$8.00/Sheet
Returned Draft	\$30.00/Item

### EFT Fees

Card Replacement	\$10.00/Card
Bill Pay	\$5.99/Month OR Free with e-statements and at least 3 bills paid per statement cycle

## e-Statements

Want to get your statement more quickly each month? Sign up for FREE E-Statements and you'll receive an email notification as soon as your statement is available to view, days before you would otherwise receive it in the mail. Located within Online Banking through the "Online Service" tab, members with E-Statements have access to automatic electronic archives of their current and past statements available to view or print 24/7.

## Online Banking

Enjoy unlimited access to your accounts with free Online Banking from CTCU. Conveniently and securely perform the following transactions from any computer with internet access:

- Check real-time account activity, including balances, pending deposits, and more
- Transfer funds between your credit union accounts for instant access
- Make loan payments
- Make person-to-person payments with easy texts or emails
- Set up account alerts about account balances, deposits or cleared checks
- View E-Statements to save paper and clutter
- And More!

To access Online Banking, simply visit [coopteachers.com](http://coopteachers.com) and enter your username and password. Questions? Give us a call at 903-561-2603.

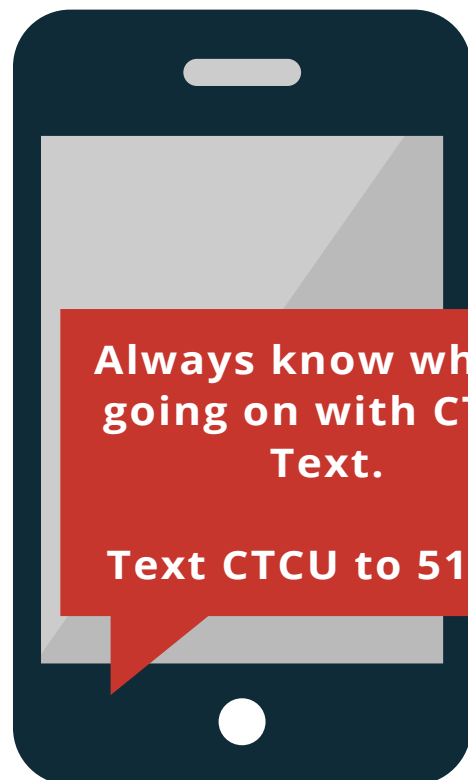
## Bill Pay\*

Pay your bills the safe, simple and speedy way – no more checks, stamps, or worrying about late payments! Through CTCU's Online Bill Pay, you can:

- Pay anyone, anytime, anywhere
- Schedule one-time or recurring payments
- Avoid stress associated with lost or stolen mail

\* \$5.99/Month OR Free with e-statements and at least 3 bills paid per statement cycle

# SIGN UP FOR TEXT ALERTS!



Always know what's going on with CTCU Text.

Text CTCU to 51660

AND BE ENTERED TO WIN \$100.

Offer Ends July 31st, 2017.

You may receive up to 4 messages per week. Message and data rates apply when sending & receiving text messages. Messages sent from automated system. Consent not required to purchase goods and services. Text STOP to 51660 to opt-out. Text HELP to 51660 for assistance or call 800-211-2001. To view our Terms & Conditions & Privacy Policy, please visit [www.sentextsolutions.com/privacypolicy](http://www.sentextsolutions.com/privacypolicy).



# IN REVIEW: ANNUAL MEETING

On March 20th, over 250 members gathered together for our 64th Annual Meeting! We celebrated with BBQ, live music, prizes and more. Thank you to each and every member who made it a Texas Sized Success! Check out the CTCU Blog to catch all the pictures from the evening.



## CONGRATS TO THE 2017 CTCU ACADEMIC SCHOLARSHIP WINNERS

The CTCU Board of Directors and Staff are pleased to announce the winners of the 2017 CTCU Annual Academic Scholarships. Each winner will receive \$2,500 to help reach their educational goals.

**Rajel Flores** | Lindale High School

**Emily Johnson** | Sulphur Springs High School

**Natasha Moore** | Winona High School

**Kathryn Davis** | Grand Saline High School

These scholarships are awarded to promote higher education. We emphasize and support the importance of education by making it attainable to those who pursue a career as a personal goal and contribute to development and growth in our communities.

This year, the 2017 CTCU Annual Academic Scholarship program received a great response from eligible high school seniors all across the East Texas community. All student applicants are commended for their academic achievements, extracurricular activities, and determination to excel.

A special thank you goes out to all the candidates who applied and congratulations to the Class of 2017!



## VACATION LOAN

Make Way for A Vacay!

Make the most of the summer while sailing the Gulf Coast, flying across the country in search of adventure, or just spending a relaxing week camping with family. Just imagine the possibilities!

CTCU can make it all possible with our vacation loan. Let your credit union help you take the vacation you deserve! **Apply online or stop in today!**

## Board of Directors

**Wayne Boshears**.....Chairman

**Lynne Stainback**.....Vice Chairman

**Zeb Cantley**.....Secretary / Treasurer

**James Hayden**

**Cynthia Johnson**

**Ora Taylor**

**Gary Howell**

## Financial Highlights

As of 4/30/17

Assets.....\$106,927,158.66  
 Loans.....\$80,367,363.43  
 Shares.....\$80,237,923.20

## 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



Federally Insured by NCUA





## IN THIS ISSUE

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In Review: Annual Meeting

2017 Academic Scholarship Winners

Vacation Loan

August Skip-A-Payment

eServices

CTCU Text

## YES, I WANT TO TAKE A MONTH OFF THIS SUMMER!

Please sign me up to skip my August loan payment.

Name \_\_\_\_\_

Joint Borrower's Name \_\_\_\_\_

Member # \_\_\_\_\_

Loan # \_\_\_\_\_

Payment Amount \$ \_\_\_\_\_

Withdraw the participation charge of \$50 (per loan) from account # \_\_\_\_\_

Checking/Savings (circle one)

Signature \_\_\_\_\_

Date \_\_\_\_\_

Signature (Joint Borrower) \_\_\_\_\_

Date \_\_\_\_\_

\*By signing this form, you agree and accept that this offer will extend the term of the loan and interest will continue to accrue. MasterCard® and real estate loans are excluded from this program. A maximum of two payments in a 12-month period may be skipped. Your loan must be open for at least six months to qualify. This service is subject to change without notice, and other restrictions may apply.

## TAKE A PAYMENT VACATION

As a member of CTCU, you have the option to skip your August loan payment.\* It's our way of saying thanks for being a valued member.

Simply fill out the form above and return it to our office by August 14th. There is a fee of \$50 for each skipped payment, and all of your loans with us must be current when you request to skip a payment. For more information, call us at (903) 561-2603.

*Real Life*  
**MADE REAL SIMPLE.**

### Office Hours - Lobby

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

### Location

1424 WSW Loop 323  
Tyler, Texas 75701

# SUMMER 2017



[WWW.COOPTEACHERS.COM](http://WWW.COOPTEACHERS.COM)