

# NEWSLETTER

WINTER 2025



## BANKING THAT CREATES MEMORIES.



**IN THIS ISSUE**

**DREAM. ACHIEVE. SUCCEED. TOGETHER.**

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

## 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, 2025. 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

# YOU'RE INVITED



## ANNUAL MEETING

CELEBRATING YOUR CTCU STORY.

UNLOCK YOUR  
*Member Perks*  
WITH THESE FREE SERVICES



### Need Help?

Scan this QR code to access our video library that will help walk you through step-by-step on how to take advantage of these complimentary member services!



**MON  
03/24**

**6PM  
8PM**

**WT BROOKSHIRE CONFERENCE CENTER  
TYLER, TX**



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

**ANNUAL REMINDERS**

**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.....\$101,646,822  
Loans.....\$76,870,527  
Shares.....\$90,278,462

**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



**Online & Mobile Banking**

Check your account balance, view transactions, transfer money, and more!



**ATM Network**

Members have access to over 30,000 surcharge-free ATMs across the nation.



**Free eStatements**

Get your statements safely and instantly through our secure online portal.



**Remote Deposit Capture**

Save a trip to the credit union by depositing your checks using our mobile app!



**Bill Pay**

Never miss a payment by enrolling in bill pay!



**Direct Deposit**

Make deposits or withdrawals 24/7 from the convenience of your car at our drive-up ATMs in Tyler or skip the teller line by using one of our indoor ATMs located at both our branches.



**Branch ATMs**

Make deposits or withdrawals 24/7 from the convenience of your car at our drive-up ATMs in Tyler or skip the teller line by using one of our indoor ATMs located at both our branches.



**Member Promotions**

Take advantage of extra savings just for being a member.



# 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 2024



# WINTER 2025

## 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

# NOW AVAILABLE!

# APPLE PAY, GOOGLE PAY, & SAMSUNG PAY



Visit [coopteachers.com](https://coopteachers.com) to learn more!



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