

NEWSLETTER



ANNUAL MEETING: *In Review*

Over 260 registered members gathered together for our 65th Annual Meeting! We celebrated with a taco bar from FRESH by Brookshire's, dessert from Nothing Bundt Cakes, music by Inkredible Sounds, a photo booth by TapSnap, and decor by Kornpop (Celebrations with a Twist).

Members also had a chance to win one of several door prizes provided by CTCU at the end of the evening. Prizes included a Yeti cooler, Kate Spade purse, cash prizes, kids prizes, two televisions, two tablets, and more! Look for your invitation to our 2019 Annual Meeting in your Winter 2019 newsletter!





BOARD OF DIRECTORS

Chairperson

Wayne Boshears

Vice Chairperson

Lynne Stainback

Secretary/Treasurer

Zeb Cantley

Board Member

James Hayden

Board Member

Cynthia Johnson

Board Member

Ora Taylor

Board Member

Gary Howell

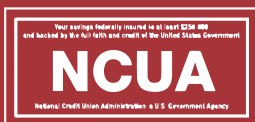
FINANCIAL HIGHLIGHTS

As of 4/30/18

Assets....\$114,110,199.36

Loans.....\$85,576,538.22

Shares.....\$81,476,461.54



CONGRATS TO THE 2018 CTCU ACADEMIC SCHOLARSHIP WINNERS

The CTCU Board of Directors and Staff are pleased to announce the winners of the 2018 CTCU Annual Academic Scholarships. Each winner will receive \$2,500 to help reach their educational goals.

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 2018 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 2018!



Jacob Adams
Robert E. Lee
High School



Peyton Dietze
Sulphur Springs
High School



Kathryn Kuczkowski
Bullard
High School



Hallie Rose
Winnsboro
High School

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



ATM Safety Notice

At CTCU we are concerned about our members' safety. The following information is a list of safety precautions regarding the use of automated teller machines (ATM) and night deposit facilities. We encourage members to become familiar with this information and always practice safety first when dealing with transactions that involve cash.

1. Be aware of your surroundings, particularly at night.
2. Consider having someone accompany you when using the ATM or if the night deposit facility is used after dark.
3. If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
4. Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
5. If you notice anything suspicious, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave immediately.
6. If you are followed after making a transaction, go to the nearest public area where people are located. If you have a cell phone and feel threatened, call 911 for assistance.
7. Do NOT write personal identification numbers or code information on your ATM/debit card.
8. Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call 911.

DID YOU KNOW - Members of Cooperative Teachers Credit Union have access to nearly 30,000 surcharge-free* ATMs nationwide! That means you have more direct, surcharge-free* access to your money than most traditional bank customers do.

*Surcharge-free transactions are available for debit and ATM card holders of participating credit unions.

Motorcycle/ATV Loans



Are you ready to hit the open road on a new motorcycle or navigate rough terrain on an ATV? If you're considering the purchase of a motorcycle or ATV, take advantage of CTCU's flexible lending period and low rates. For example, the loan period can be as long as 72 months (or six years) and we offer fixed rates as low as 3.99%* APR (with automatic transfer payments or payroll deduction.)

OUR ATV AND MOTORCYCLE LOANS INCLUDE:

- Fixed Rates as low as 3.99%* APR (with automatic transfer payments or payroll deduction.)
- Fast pre-approval, No application fees
- Terms up to 72 months

HOW TO FINANCE YOUR NEW LEISURE VEHICLE:

1. Complete our easy loan application online or in person.
2. Get your fast loan decision.
3. Call and speak with one of our Member Service Representatives to complete your purchase.

*Annual percentage rate. Loans on approved credit. Actual APR based on credit worthiness. Rates subject to change without notice, see current rates and terms. Membership required-based on eligibility. The minimum payment for a loan with a 3.99% APR and 72-month term is \$15.64 per \$1,000 borrowed.

SUMMER 2018



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WWW.COOPTEACHERS.COM

Office Hours - Lobby
Monday - Friday
9:00 AM - 5:00 PM

Location
1424 WSW Loop 323
Tyler, Texas 75701

Member & Event Spotlight



TAKE A PAYMENT VACATION!

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 \$

Checking/Savings (circle one)
Withdraw the participation charge of \$50 (per loan) from account #

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.



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 attached form and return it to our office by August 13, 2018.

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.