



CTECU – Serving Employees of Chevron Corporation

Happy New Year!

# Member Connection

E-Mail: [mail@ctecu.org](mailto:mail@ctecu.org)

Website: [www.ctecu.org](http://www.ctecu.org)

1<sup>st</sup> Quarter 2019

## CTECU Staff and Board Members

### —Board of Directors—

#### Chairman

Michael Beard

#### Vice-Chairman

Mike Jung

#### Secretary

Wanda Stephanow

#### Treasurer

Gary Cohen

Bill Alvarez • John Hanten •  
Melissa Hinch • Jackie Kapalski  
• Jim Thacker

### —Audit Committee—

#### Chairperson

Joan Kelly

Jamie Dubray

Janice Rogers

Sharon Savage

Pat Whitnel

### —Office Staff—

#### President/CEO

Jackie Kapalski

#### EVP-CFO

Anita Woolley

#### EVP-COO

Sara Cantu

#### Staff Members

Delia Martinez • Cassandra Gibbs

## Holiday Closings

New Year's- January 1, 2019  
President's Day February 18, 2019  
Easter Holiday April 19, 2019

## Other Services Available

Please check with us first!

- o Notary (free of charge)
- o Postage Stamps
- o Money Orders
- o Cashier's Checks
- o CTECU MasterCard payments accepted
- o Share Draft (checking)
- o QwikCash ATM cards
- o VISA check cards
- o Pulse Select ATM Network CO-OP ATM Network
- o Credit Union Service Centers

## Get That New Car Smile



Audio Response - 24 hours a day (866)301-1055

## From your chairman

Happy 2019. CTECU hopes the holidays have treated you well and the New Year brings you good health and prosperity.

CTECU is preparing to celebrate 67 years of being in business at its Annual Meeting. The meeting will be held on Friday, February 15, 2019. Please come out and join your fellow credit union members as we socialize with both new and old members that share a common bond. Costs for the dinner will be minimal. If you are only attending the Annual Meeting, there will be no cost. Please save the date and make plans to attend for camaraderie, food and the possibility to win a door prize. Three board members' three-year terms are expiring this year. Board members are volunteers that serve on the credit union's Board of Directors or on a Committee that represents credit union members. If you or if you know of any members that are interested in serving as a volunteer, please contact the credit union to get additional information and contact information for our Nominating Committee. Our Nominating Committee consists of: Gary Cohen, Chairman, John Prestwood, Wanda Reves, and Sharon Savage.

CTECU's main office is located at 3100 Wilcrest, Suite 141, Houston, TX 77042. CTECU has additional locations to serve you with Shared Branching (<https://co-opcreditunions.org/locator/?loctype=S>). We make it easy for you to access your accounts, no matter where you travel, at a CO-OP Shared Branching Outlet. Shared Branching allows you to conduct basic credit union business including:

Deposits • Withdrawals • Loan Payments • Balance Inquiries

We have implemented several products/services that allow you to conduct business without ever having to leave the comfort of your daily routine. We have added the electronic version of your 1099-INT forms to MIA – Members Internet Access. The implementation of eSignatures via DocuSign will assist with electronic signatures on most loans and membership documents. The Mobile Remote Deposit App allows checks to be deposited from a smart phone. MIA (Members Internet Access) allows account access, transfers, loan payments and much more, including access to Bill payment. There are other services like these that are designed to help serve you and permits us to continue to be your first choice for member services locally, globally, for life. Don't forget that we also have an online loan application and we offer some of the lowest rates out there. Vehicle loan rates as low as 2.59% APR\*. If you have already purchased a vehicle, give us a chance to refinance and see if we can lower your rate or payments. We also have great Home Equity loan rates at 2.99% APR\* with a maximum repay of five years to help tackle those projects around the house. CTECU continues to have a very strong Net Worth to Asset ratio, currently at 17.86% as of November 30, 2018. The Board of Directors and employees of CTECU "thank you" for your commitment and we look forward to continuing to provide you with the type of service you deserve.

Sincerely,

Michael Beard, Chairman



NMLS#867455

APR denotes Annual Percentage Rate

## CTECU's 67th Annual Meeting

Reception • Dinner • Meeting  
5:30 p.m. 6:30 p.m. 7:15 p.m.

Friday, February 15, 2019

Marriot Houston Westchase Hotel

Rose Garden Room

2900 Briarpark Drive, Houston, TX 77042

As a member/owner of the credit union, you are invited to attend the 67<sup>th</sup> Annual Shareholders Meeting and Dinner. Join us for fine dining and great door prizes (donated by our vendors).

We will discuss the credit union's financial status and outlook for the upcoming year.

We will also hold elections for the 2019 Board of Directors.

## Information

P.O. Box 42021  
Houston, Texas 77242  
Phone: (713)432-0038  
Fax: (713)432-0737

**TOLL FREE: 1-888-658-2328**

**AUDIO RESPONSE: 1-866-301-1055**

### CTECU— Main Office

3100 Wilcrest, Suite 141  
Houston, Texas 77042  
Phone: (713)532-7570  
Fax: (713)532-7578

### —Office Hours—

M-F 8:00 a.m. until 4:00 p.m.

[www.ctecu.org](http://www.ctecu.org)

E-mail: [mail@ctecu.org](mailto:mail@ctecu.org)

### Member Service Centers, Visit

[www.co-opcreditunions.org](http://www.co-opcreditunions.org)

or call 1-800-919-2872

for a shared branching facility near where you live, work, or play!

### Member Notice

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- Balance Sheet and Income Statement
- Summary of the most recent annual audit
- Board of Directors' Membership Access Policy
- IRS Form 990
- Annual Report

Members' Access to Credit Union Documents (\$RULE 91.315)

### CTECU MasterCard For your Holiday Shopping!

With a 11% APR\*  
& No Annual Fee  
It's a present in itself!

\*CERTAIN RESTRICTIONS APPLY  
APR denotes Annual Percentage Rate

## Information

### Please Note

Your utilization of any outside program or product is neither sponsored by nor endorsed by your Credit Union, and your participation in or purchase of any program/product is voluntary.

### REMINDER...

IRA Deposits for 2018 must be received no later than April 15, 2019.

**ASI** Your deposits are insured  
up to \$250,000  
per account.  
American Share Insurance

This institution is not federally insured and if the institution fails, Federal Government does not guarantee that depositors will get their money. Member's account are not insured or guaranteed by any government or government-sponsored agency.

## Low on cash After Holidays?



Get past the Holiday Blues with  
a Signature loan!

Rates as low as

**6.75% APR\***

apply online today!

\*APR denotes Annual Percentage Rate. These loan rates and terms are subject to change upon Board of Directors discretion. Loans are for qualified applicants.

## TIME TO PAY TAXES!



Let us help you with a short term loan to pay your taxes.

Talk to a Loan Officer today to get started!



We have kept our vehicle rates low for January 2019, to help you ring in the New Year with a new vehicle at a great rate!

Rates as low as

**2.59% APR\***

\*APR denotes annual percentage rate.

**Certain restrictions apply:** For qualified applicants only. Not to be used for refinancing loans currently existing at CTECU.



# \$100 CASH REWARD WITH EACH NEW LINE\*

Another BENEFIT of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.

\*Restrictions apply.



works for me™







### CTECU Privacy Policy

Our Credit Union is committed to providing financial products and services to meet your financial needs and goals. Protecting personal information and using it correctly is a high priority of ours. You also have a responsibility to safeguard your financial information. You can rely on us.

*We collect only personal information necessary to conduct our business.*

*We collect nonpublic personal information about members from the following sources:* information received verbally, electronically, or in writing from applications and other forms supplied to us by our members and other sources used to verify information such as name, address, social security number; information about transactions with the CU, our affiliates, or others; information we receive from consumer reporting agencies, such as your credit history.

- *We protect personal information by maintaining security controls to protect your information on file.*
- *You will always have access to your information.* Review and update your information anytime.
- *We will only share information when absolutely necessary;* to administer the products and services we provide, when required to do so.
- *We will partner only with businesses following strict confidentiality requirements.* We will not sell information to telemarketing firms.
- *We will offer you a choice in how your information is used.* You may elect to keep information from being shared with our business partners.

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### PRIVACY POLICY OPT-OUT FORM

To "opt-out" pursuant to our Privacy Policy, you can cut out this form, complete it, and mail it or fax it to the credit union.

**I do not want any nonpublic personal information (other than as permitted by applicable law) to be provided to nonaffiliated third parties.**

\_\_\_\_\_  
\*Name

\_\_\_\_\_  
\*Joint Owner, Co-Borrower or Guarantor

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Street Address, Apt.#, City, State, Zip

\_\_\_\_\_  
Telephone Number

\*Pursuant to our policy, any owner's, borrower's or guarantor's election to opt-out includes all other owners, borrowers, guarantors.