



CTECU – Serving Employees of Chevron Corporation

# Member Connection



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

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

2<sup>nd</sup> Quarter 2018

## 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

Mario P. Boffa

Jamie Dubray

Janice Rogers

Pat Whitnel

### —Office Staff—

**President/CEO**

Jackie Kapalski

**EVP-CFO**

Anita Woolley

**EVP-COO**

Sara Cantu

**Staff Members**

Delia Martinez

## From your chairman

From Your Chairman

CTECU's 66th Annual Meeting was held on Friday, February 16, 2018 at the Houston Marriott Westchase Hotel (with 46 members and 5 guests among the 51 attendees). Jackie Kapalski, President/CEO and the entire CTECU staff did a great job acquiring some very nice door prizes for the Annual Meeting. We would like to make sure we thank all our wonderful vendors for their loyalty and dedication to CTECU for donating the wonderful door prizes for the Annual Meeting. The Annual Meeting is a great time to meet the CTECU staff, visit with your board and committee members, connect with other members and past coworkers, as well as the opportunity to win great door prizes.

At the Annual Meeting, the membership unanimously elected Melissa Hinch, Mike Jung and Jackie Kapalski to fill the three expiring 3-year directorship terms; and Wanda Stephanow to fill 2-year remaining vacancy on Johnny Van Etta's directorship term; and James Thacker to fill 1-year remaining vacancy on David Whiteside's directorship term.

This April, start the youth in your life out with a CTECU membership and teach them why credit unions are the number one place for financial fitness as we celebrate National Credit Union Youth Month. This year's theme is The Science of Saving at your credit union! Let our Member Service Representatives help you guide our youth members and teach them the importance of financial strength through saving. Our Representatives are here to serve as personal trainers to get them in top financial shape for the future. Check out the details below or on our website for more information.

Parents and Grandparents, we have not forgotten about you. CTECU partnered with ALA Financial Group to help our members meet their individual and business financial planning needs. Join one of our upcoming Lunch and Learn Seminars. Look for more details on our website and how to register. We just hosted one via our alliance with ALA Financial Group on March 28, 2018 with the topic "Financial Strategies for Women". Don't forget when it's time to do home improvements, purchase a new car or take a vacation CTECU is here with low rates and flexible payments to assist with all your financial needs. The Board of Directors and employees of CTECU are committed to providing our members with superior service. CTECU remains very strong with an 15.26% Net Worth to Asset ratio as of February 28, 2018.

We are here to serve you, the member/owners of CTECU.

Best Regards,

Michael Beard, Chairman of the Board



APR denotes Annual Percentage Rate

## Holiday Closings

Easter Holiday March 30, 2018  
Memorial Day May 28, 2018  
Independence Day July 4, 2018

## Other Services Available

Please check with us first!

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

Get That New Car Smile



Buy Smart Save Big Go Credit Union

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

# APRIL IS YOUTH MONTH

Make a deposit into a Youth Account in April for a chance to win one of two

## \$25.00 MasterCard Gift Cards

**Make a Deposit in person to a Youth Account**

Receive a Special Gift during the month of April, while supplies last.

### Youth Activities

Visit [www.ctecu.org](http://www.ctecu.org) for Youth Coloring Sheet and Word Find Challenge Activity.

**For additional information speak to a Member Service Representative.**

**CERTAIN RESTRICTIONS APPLY:** Youth Accounts – Age 17 or younger. Only one entry per day for deposit is permitted. All accounts entered into the drawing for the gift card must be in good standing. The drawing for the gift card will be held on Tuesday, May 1<sup>st</sup>, 2018 at 12:00 pm. For additional information please call 713-432-0038. If a winner cannot be contacted within five business days of the drawing date, the prize will be forfeited and an alternate winner will be selected. Odds of winning depend on the total number of entries received. Winner needs not be present to win.



## 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!



**Auto Loans  
As low as  
1.59% APR\***

\*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.



**As soon as you know your  
new address, don't forget to  
notify us!**



NMLS#867455

### REMINDER...

IRA Deposits for 2017 must be received no later than April 17, 2018.



Your deposits are insured  
up to \$250,000  
per account.

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.



If you have forgotten money tucked in at the credit union, it's time to sound the alarm. Money not claimed can end up as unclaimed funds after 3 years of no activity.

If you think you have not used your account, please contact us to verify your account status.

Having a dormant account means you are not taking full advantage of CTECU, so find out what you've been missing and wake up that dormant account.

## Get Your Free Annual Credit Report

Your credit union urges its members to check their credit report once a year to make sure it is accurate and to ensure there are no signs of someone else stealing your identity. The nation's three largest credit bureaus: Equifax, Experian, and TransUnion, have made it easy for you to check your credit report at no cost.

Online: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Phone 1-877-322-8228

Mail an official request form to:

Annual Credit Report Request Service  
P.O. Box 105283  
Atlanta, GA 30348-5283



You should always be prepared with our CTECU MasterCard.  
With the low **FIXED** rate of **11% APR\***  
It makes it the best solution for your last minute problems.



\* APR denotes Annual Percentage Rate.

Certain restrictions apply. For Qualified Applicants. Must be a current CTECU member in order to apply.

## ATM & DEBIT CARD SAFETY Prepare. Protect. Prevent.

Using your ATM or Debit Card is a simple, hassle-free way to get cash, make deposits, check account balances, transfer funds, make purchases and more. To enjoy the many conveniences debit offers, make protecting your ATM and Debit Card safety a priority. [Here are some important safety tips:](#)

- **Treat your card like cash.** Always store your card in a safe place.
- **Keep your PIN to yourself.**  
No company or individual needs to know your PIN (Personal Identification Number)...not even your financial institution. Memorize your PIN, and never write it on your card or store it with your card. Never let a cashier, teller or other stranger enter your PIN for you.
- **Always be aware of your surroundings.**
- **Observe your surroundings before conducting a transaction.**
- **Only use well-lit, unobstructed ATMs.**
- **Minimize time spent at the ATM.**
- **Only enter your PIN once for a transaction.**
- **Block the view of others at an ATM.**
- **Look for possible fraudulent devices attached to an ATM.**  
When using an outdoor ATM such as in a parking lot, leave the area at once if anyone or anything appears to be suspicious.
- **Shop carefully online.** Make certain your Internet shopping sites are secure.
- **Protect your card's magnetic stripe.**
- **Report a lost or stolen card at once.**
- **Review your account statements regularly for unauthorized transactions.**
- **Do not disclose information about your card over the telephone.**  
No company or individual needs to know your PIN...*not even your financial institution.* If you perform transactions over the telephone using your ATM or Debit Card, *never* disclose your PIN.
- **Never respond to an unsolicited request.**  
The Internet is a common channel for fraud perpetration. Never provide your debit card number, PIN or any other non-public information to anyone in response to an unsolicited e-mail, pop-up message or phone request.