



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)

2nd 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

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

Easter Holiday April 19, 2019  
Memorial Day May 27, 2019  
Independence Day July 4, 2019

## 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



123Car.com

Buy Smart Save Big Go Credit Union

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

## From your chairman

CTECU's 67th Annual Meeting was held on Friday, February 15, 2019 at the Houston Marriott Westchase. Jackie Kapalski, President/CEO, and the CTECU staff did a great job of hosting this annual event. If you have not attended an annual meeting we hope that you'll make it out next year. It is a great opportunity to fellowship with other CTECU members and possibly win a door prize.

On Saturday, March 9<sup>th</sup> the Board of Directors, Committee members, and the staff of CTECU attended a strategic planning session. The strategic planning session is used to exchange ideas to consider implementation to better serve the members. Lots of great ideas were brought up. Please visit our website over the upcoming months for updates and information.

What kind of saver is your child? One who saves happily, or with a scowl? Every saver is unique, but most people who save regularly developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill, and one CTECU is committed to helping our youngest members develop as we Celebrate National Credit Union Youth Month this April. Check out the details below or on our website for more information.

CTECU is here to be your "first choice for member services locally, globally, for life" with low loan rates to fit 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 a 18.32% Net Worth to Asset ratio as of February 28, 2019.

Best Regards,

Michael Beard, Chairman of the Board



NMLS#867455

APR denotes Annual Percentage Rate

# APRIL IS YOUTH MONTH

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

## \$25.00 MasterCard Gift Cards

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

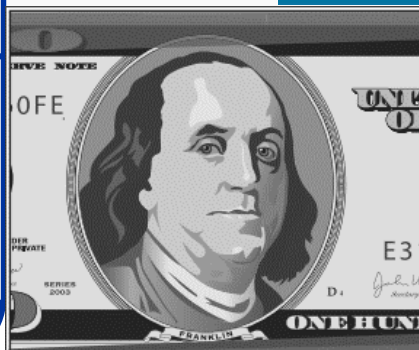
Receive a Special Gift during the month of April, while supplies last.

### 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 Wednesday, May 1<sup>st</sup>, 2019 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.



## \$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.



## 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!



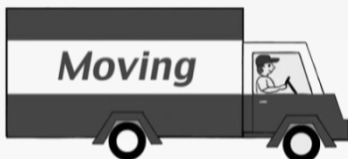
**Auto Loans  
As low as  
2.59% APR\***

\*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 2018 must be received no later than April 15, 2019.**



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.