



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)

4<sup>th</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

Jaime 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

Thanksgiving – November 22-23, 2018

Christmas- December 24-25, 2018

New Year's- January 1, 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



Buy Smart Save Big Go Credit Union

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

## From your chairman

Over the last several years, the financial industry landscape has evolved dramatically. From operations to information technology, lending to marketing, every aspect of the financial industry has seen changes that are driven by shifts and advances in technology. In order to meet these advances head-on, CTECU continues to redesign our technology infrastructure by adding several different channels to best serve our membership.

As we approach 2019, we have several delivery channels available to our membership to be able to provide service that keeps up with your life, your schedule. With MIA (Member Internet Access) we are able to offer Online and Mobile Access that allow access to your accounts to get statements, make transfers, request funds and pay bills. Our Remote Deposit App allows our member to deposit a check from any smart phone with ease. We also have Shared Branching that provides locations near you whether you're at home, traveling on business or vacation to access your CTECU account.

CTECU remains very strong with a **16.89%** Net Worth to Asset ratio as of August 31, 2018. We are here to be your *first choice for member services locally, globally, for life!* So, spread the word! Your co-workers and family members are eligible to enjoy the same wonderful benefits as you do!

Sincerely,  
Michael Beard, Chairman



NMLS#867455

APR denotes Annual Percentage Rate



On October 18, 2018, CTECU will celebrate International Credit Union Day (ICU) and the foundational principles that make credit unions unique.

Receive an ICU Day Celebration entry into our drawing for a  
**\$50.00 Top Golf Gift Card**  
when you open a new product or service between  
**October 1<sup>st</sup>-18<sup>th</sup>**

Visit a CTECU location during the month of October to receive a membership appreciation gift!  
Go to [www.ctecu.org](http://www.ctecu.org) for details and restrictions.

## 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!

## Chevron's Health Fairs Oct. 9<sup>th</sup> & 11<sup>th</sup>

CTECU & ALA will have a  
table at Chevron's Briar  
Park (9<sup>th</sup>) & Downtown  
(11<sup>th</sup>) Health Fairs!

Stop by and visit with us  
and enter for a chance to  
win a

**\$50.00**

**Pappadeaux  
Gift Card!**

We look forward to seeing  
you!

## 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.



### Auto Loans

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

\*APR denotes Annual Percentage Rate



American Share Insurance

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.



Take advantage of our Skip-a-Pay Program and help with upcoming holiday expenses!

Ask a Representative how to sign up today or visit [www.ctecu.org](http://www.ctecu.org) for more details!

CERTAIN RESTRICTIONS APPLY: Processing fee of \$25 per skipped loan payment will be assessed. Refer to Skip-A-Payment request form for more details.

## ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa Debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Pulse, Co-Op and Cirrus network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in our Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact CTECU at 713-432-0038 with any questions you may have regarding this notice.



## 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

## Mobile Remote Deposit App DEPOSIT checks the New way!





# \$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



LOVE MY CREDIT UNION REWARDS



TrustStage Insurance Agency



## UPDATE YOUR MEMBERSHIP INFORMATION

As we all know, life is busy and ever changing thus leaving some of the smaller things that may need maintenance a little neglected. That being said... **When was the last time you updated your account information with CTECU?** Information like: phone numbers, joint owners and beneficiaries are important and should be reviewed annually. Take a moment to contact us at 713-432-0038 to verify that we have your correct information on file.