



CTECU – Serving Employees of Chevron Corporation

Member Connection

E-Mail: mail@ctecu.org

Website: www.ctecu.org

4th 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 EVP

Jackie Kapalski

Sara Cantu

Staff Members

Delia Martinez

Cassandra Gibbs

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 2020, 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 **18.55%** Net Worth to Asset ratio as of August 31, 2019. 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!

Holiday Closings

Thanksgiving – November 28-29, 2019
Christmas- December 24-25, 2019
New Year's- January 1, 2020

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



Buy Smart Save Big Go Credit Union

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

Sincerely,

Michael Beard, Chairman



NMLS#867455

APR denotes Annual Percentage Rate

Local Service. Global Reach.



International Credit Union Day – October 17, 2019

On October 17, 2019, 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 VISA Gift Card
when you open a new product or service between
October 1st-17th

Visit a CTECU location during the month of October to receive a membership appreciation gift!
Go to 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

E-mail: mail@ctecu.org

Member Service Centers, Visit

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. 8th & 9th

CTECU & ALA will have a
table at Chevron's Briar
Park (8th) & Downtown (9th)
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
* Loans subject to borrowers qualification



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.



Holiday Skip-a-Pay

Our Gift to You

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 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 FOR EVERY NEW LINE



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.