



67th
Annual Meeting



2018
Annual Report
Friday, February 15, 2019
Houston, Texas

67th Annual Meeting

February 15, 2019

*5:30 p.m.
Social Hour*

*6:30 p.m.
Dinner*

*7:15 p.m.
Business Meeting*

Marriott Houston Westchase Hotel
Rose Garden Room
2900 Briarpark Drive at Westheimer
Houston, TX 77042

Agenda

- I. Call Meeting to order and ascertain a quorum present
- II. Minutes of 2018 Annual Meeting
- III. Reports
 - a) Chairman's Report
 - b) Treasurer's Report
 - c) Credit Committee Report
 - d) Audit Committee Report
 - e) Membership Report
 - f) President/CEO's Report
- IV. Old Business
- V. New Business
- VI. Election of New Directors
 - a) Nominating Committee Report
 - b) Nominations from the floor
- VII. Moment of Silence to remember deceased members
- VIII. Door Prizes
- IX. Adjournment

Minutes of 2018 Annual Meeting

The 66th Annual Dinner Meeting of the CTECU-serving employees of Chevron Corporation was held on Friday, February 16, 2018; at the Houston Marriott Westchase Hotel, Houston, Texas.

A cocktail hour at 5:30 p.m. and dinner at 6:30 p.m. preceded the Business Meeting which was **called to order** by Chairman, Michael Beard at 7:43p.m.

Chairman Beard **declared a quorum of members present** since more than 25 members were in attendance. There were 46 members and 5 guests among the 51 attendees.

Chairman Beard **introduced those Directors in attendance:**

Mike Jung, Vice-Chairman; **Gary Cohen**, Treasurer; **John Hanten**; **Jackie Kapalski**; and **himself** as Chairman. **Absent were:** Bill Alvarez, Glenn Ewan, Wanda Stephanow (who replaced Johnny Van Etta) and Jim Thacker (who replaced David Whiteside).

Chairman Beard **introduced Audit Committee members present:** Joan Kelly, (chair) and Pat Whitnel, Secretary of Audit Committee. Other committee members not present are Mario Boffa, Jamie DuBray, and Sharon Savage.

Chairman Beard **introduced Credit Committee members present:** Wanda Reves, Chairwoman of Credit Committee. Other committee members not present are Mark Burnside and Keith Holfus.

Chairman Beard **called for a reading of the 2017 Annual Meeting Minutes** by Mike Jung, then Acting Secretary. Chuck Edwards moved, and Robert Nelson seconded the motion to dispense with the reading of the minutes from last year's annual meeting. All attendees received a written copy of last year's annual meeting minutes with their annual report booklet. Motion passed by unanimous vote with no dissenting votes.

Member, Janice Rogers called for a **point of order** on the 2017 Annual Meeting minutes, after Mike Beard mentioned that the Acting Secretary was Mike Jung and not Glenn Ewan in the 7th paragraph of the 2017 Annual Meeting minutes. Janice Rogers made the motion and Joan Kelly seconded the motion to amend the 2017 Annual Meeting minutes to reflect the correction.

Motion carried unanimously.

Chairman Beard gave his **Chairman's report for 2017**, written report found in annual report booklet. Chairman Beard asked the audience for any recommendations for additional services or products that they might want to see at CTECU.

Chairman Beard called on **Gary Cohen** to give the **Treasurer's report** in Treasurer's absence, details of which are found in the annual report booklet.

Chairman Beard called on **Wanda Reves** to give the **Credit Committee report**. Complete report found in the annual meeting booklet.

Chairman Beard called on **Pat Whitnel** to give the **Audit Committee Report for 2017**, details of which are found in the annual report booklet.

Chairman Beard reported that the **Membership Report** could be found in annual report booklet.

Chairman Beard called on **President/CEO Kapalski** to **introduce her staff** and **give her President/CEO's report**. Details of reports are found in annual report booklet.

President/CEO Kapalski introduced the Office Staff: Anita Woolley, EVP-CFO; Sara Cantu, EVP-COO; Delia Martinez, Branch Manager/Loan Officer; Victoria Cyril, Member Service Representative (MSR) and herself as President/CEO. *President Kapalski also introduced Ann Laufman and Joseph Tyler Foxworth of ALA Financial Group.*

Chairman Beard called for **Old Business** from the floor. There was no Old Business from the previous year.

Chairman Beard then called for **New Business other than Elections**. There was none.

Chairman Beard then called for **New Business involving Election of New Directors** to fill a **total of five positions** consisting of three positions on the Board with three expiring 3-year terms and one position expiring in 1-year and one position expiring in 2-years.

Chairman Beard called upon **John Prestwood** to give the Nominating Committee report. **Glenn Ewan, Mike Jung, and Jackie Kapalski** have **expiring 3-year terms** this year and all except Glenn Ewan have agreed to rerun for their positions. **Melissa Hinch** has agreed to run for **3-year term** vacated by Glenn Ewan. **Jim Thacker** [completing the **1-year term** of David Whiteside's 3-year term] and **Wanda Stephanow** [completing the **2- year term** of Johnny Van Etta's 3-year term].

The Nominating Committee recommends the following candidates for the three 3-year terms expiring February 2018: Melissa Hinch, Mike Jung, Jackie Kapalski; and Wanda Stephanow for the 2-year term of Johnny Van Etta; and Jim Thacker for the 1-year term of David Whiteside.

Nominations from the floor were requested *three* times by Chairman Beard.

Chuck Michlik made the motion and A. James Henneke seconded the motion to close the nominations and the nominees be elected by acclamation. Motion carried unanimously.

There are some vacancies on the committees that will be appointed at the organizational meeting.

Chairman Beard called for a **moment of silence** to remember deceased members.

Chairman Beard asked the membership for comments/concerns about our Services and Products. Pat Whitnel asked about having the 1099-interest forms in electronic form either with e-Statements or on the MIA site where the e-Statements are accessed. Michelle Crump asked that there be an afterhours drop box for mail that a member might drop off after office hours or during weekends or holidays. Both recommendations will be noted and taken under consideration by the board and management.

Business being finished, Chairman Beard requested President Kapalski to assist with the **Door Prize drawings**.

Gerald Rush moved, and Gerlene Gardner seconded the motion to adjourn the meeting. Motion carried. The meeting adjourned at 8:29p.m.

Michael Beard

Chairman

Mike Jung

Acting Secretary

Reports

Chairman's Message

Welcome to the 67th annual meeting of CTECU. We are all stakeholders here, each of us invested in the health and wellbeing of this great financial institution. So, I want to thank you for being here, and I applaud you for being truly connected member-owners.

I want to first recognize my fellow board members for their leadership, dedication, and passion for this credit union. The strength of their commitment is key to our long-term sustainability and prosperity. And to our members, I'm greatly humbled by the trust you've placed in us. As a united body of leadership, we are responsible for ensuring that we have a competent, qualified, and trustworthy management team, and I can say unequivocally that we do.

As a financial cooperative, we understand that we can most effectively serve you and strengthen that movement by engaging in the vast network of organizations and service groups available. For instance, participation in our local chapter of credit unions allows us to benefit from the training, tools, and resources available through our trade association, the Cornerstone Credit Union League, whose purpose is to support our endeavors and, by extension, you.

As you can see in the Annual Report, CTECU performed well in fiscal year 2018. Some of the highlights of that report include:

- CTECU made a profit for the first time in *several* years (since 2013).
- I'm very pleased to announce that again this year CTECU is a well-capitalized financial institution, with a strong net worth ratio of *18.01* percent. To put that in perspective, a net worth position above 7 percent is considered well capitalized by our regulators.
- In total, our *1,666* members have added more than *\$12.1 million* to their savings accounts. When we see people putting money away for the future, we hope our efforts to enhance the financial literacy of our members have contributed to this increase.
- You, the member-owners of this institution, have borrowed more than *\$4.9 million*, which added more than *99* new loans in the 2018 fiscal year and reflects the continued optimism in our economy and trust in your credit union.
- As loan demand has increased *8.35 percent*, delinquencies remain low at *0.41 percent*. This is a reflection of two things: the competitive rates we're able to offer and your strong commitment to honoring your financial obligations.
- It's a testament to our strength as a financial institution that so many of you are turning to your credit union for your mortgage needs. In fiscal year 2018, *CTECU* wrote *8* home equity loans worth more than *\$985,000*; and *1 First Mortgage Loan* for *\$251,812*.
- Favorable interest rates and a strengthening economy motivated many of you to buy new or previously owned vehicles. In fiscal year 2018, *CTECU* wrote *57* auto loans worth more than *\$1.8 million*.
- We implemented a rewards program on our MasterCard starting in October 2018.
- We held multiple Lunch & Learn seminars with our strategic alliance with ALA Financial Group.

This year, we made a small change to our bylaws. Based on *clarification*, the *CTECU* board of directors elected to *amend the bylaws to change the word 'written' to 'printable'* when referring to board meetings that are via teleconference [Section 5.04(b)].

As many of you know, former Board member Johnny Van Etta lost his battle with cancer last year. Several of us had the pleasure of serving on the Board of Directors of CTECU with Johnny. I

always appreciated his common-sense attitude and the stories he brought to the meetings. He will be missed.

In closing, I'd like to express my deepest confidence in the leadership of Jackie Kapalski, the wisdom and guidance of our esteemed board of directors, the commitment of our dedicated staff, and the support and loyalty of our member-owners. We look optimistically into the future because CTECU is well positioned to face any challenge and seize any opportunity that presents itself in 2019.

Thank you, ladies and gentlemen. I wish you and your families the very best in 2019.

Michael Beard
Chairman

Treasurer's Report

During 2018, your credit union received \$294,854 in interest on loans, \$408,644 in investment income, \$10,538 in Non-Interest Income which represented Fee Income and \$7,605 in Other Income and \$26,884 in Other Non-Operating Income. This total income of \$748,525 represents a decrease of 5.55 percent over the previous year.

Of this income, \$704,039 (approximately 94.0 percent) was used to cover operating expenses. Also, \$44,288 (approximately 5.9 percent) was used for members' share dividends and deposit account interest. The remaining net gain of \$198 (approximately 0.02 percent) was transferred to undivided earnings. CTECU is very sound and strong with a 18.01 percent net worth-to-asset ratio.

CTECU's assets were \$28.2 million at year-end 2018. Dividends were maintained at 0.10 percent stated rate equating to 0.10 Annual Percentage Yield on Regular Shares during the year. IRA Share dividends were increased to 0.25 percent stated rate equating to 0.25 Annual Percentage Yield during the year. To compensate for lower Share and IRA Share dividends, CTECU offers shorter-term certificates of deposit beginning with 3-month certificates of deposit along with Money Market Accounts.

CTECU is in strong financial condition. Your continued support will ensure CTECU's continued success.

Gary Cohen
Treasurer

Credit Committee Report

During 2018, there were 99 regular loans made for a total of \$4,919,833. Loans outstanding **increased** by 8.35 percent from \$8,063,678 on December 31, 2017 to \$8,736,962 on December 31, 2018. This increase was mainly due to our competitive low loan rates. CTECU loaned \$985,000 for 8 Home Equity in-house loans during 2018 via our alliance with Morton Baird, Attorney-at-Law for Home Equity loan underwriting and one (1) Home Loan for \$251,812 via our alliance with CU Members Mortgage.

CTECU has partnered with several vendors such as Credit Union Members Mortgage, Morton Baird Law Firm, and Vantiv/WorldPay for MasterCard and MasterCard Gold, Auto Exam, Dealer Select, etc. We look forward to assisting you with all your loan needs, whether it is a personal loan, MasterCard, vehicle loan, vehicle warranty, vehicle GAP insurance, home loan, Home Equity loan or vacation home loan.

Audit Committee Report

The Audit Committee consisting of five members appointed by the Board of Directors is charged with conducting an annual audit of CTECU's records and submitting a summary to the Board of Directors at the annual meeting. The 2018 Audit Committee members were Joan Kelly, Committee Chair; Mario Boffa; Janice Rogers; Sharon Savage; and Pat Whitnel.

The Audit Committee verified that all cash accounts were reconciled with the bank statements and all loans were reviewed for proper execution and for supporting documentation. The Audit Committee reviewed 131 loans and found 2 exceptions during their quarterly loan audits. The exceptions were corrected by the next quarterly audit. We have determined that the Credit Union is in compliance with the appropriate regulations and accounting practices.

In 2018, the Audit Committee was assisted by outside auditor, Lois Rothrock, CPA & Consultant/Owner of CU-Consulting. She verified the existence of all assets and liabilities of the Credit Union. We have determined that the credit union is in compliance with the appropriate regulations and accounting practices.

Joan Kelly, Committee Chair



The annual review of the credit union's books and records was conducted during January 2019. The review involves testing and reviewing of transactions as recorded in CTECU's records for 2018. In addition, various forms of verifications of account balances and transactions were performed. The review was finalized, and a report submitted to the Audit/Supervisory Committee Chair.

There were no material findings in the credit union's financial records. CTECU appears to conduct business based on sound business practices and to be in compliance with the regulatory requirements of the Texas Credit Union Department and American Share Insurance.

The annual review was conducted by Lois Rothrock, CPA with CU-Consulting. CU-Consulting has performed the following additional services for CTECU during 2018:

- Four cash audit counts at various times in 2018 on a surprise basis
- Member account verification was performed on September 30, 2018 statements
- An Annual Compliance Review was performed in October 2018

Lois Rothrock, Consultant
CU-Consulting

Membership Report

During 2018, our membership decreased from 1,744 to 1,666; a little more than 4.5 percent decrease or 78 members less than the previous year.

The CTECU field of membership includes CTECU employees; employees of Chevron Energy Technology Company nationwide; employees of any subsidiary of Chevron Corporation and any affiliates, divisions, or subsidiaries located within Texas; employees of Chevron Phillips Chemical Company paid out of The Woodlands, Texas; retirees of any one of the organizations/companies as well as family members of the above mentioned employees; any business or organization included within this field of membership; as well as groups of employees or members of companies or associations which are located within a ten mile radius of this credit union's main office or any additional office of this credit union.

We invite you to sign up your coworkers as well as your immediate family members.

President/CEO's Message

Good evening and welcome to the 2019 Annual Meeting of CTECU. I'm delighted to be here with you at our 67th annual meeting.

I want to say at the outset that the foundation of our unique cooperative business model, "One member, one vote," empowers every single one of you, as member-owners, to have a voice in your financial institution. When you participate in your credit union's voting process, you're contributing to its future growth and potential, year after year. So, I want to thank you for being here.

I'm delighted to say, as I and my predecessors have said for many years, that credit unions across the country are doing extremely well. Texas has 461 credit unions with more than 8.8 million members and total current assets of \$79 billion. These figures reflect a robust and healthy credit union system, of which CTECU is a part.

Since the credit union's founders opened for business in 1952, we've grown from 25 chartering members to 1,666 and our assets have grown from \$639,885 to \$28.2 million. We are very proud of how far we've come in 67 years, and I know our many accomplishments would not have been possible without the ongoing energy, optimism, commitment, and wholehearted belief that our people and members have in our principles and philosophies as a cooperative, not-for-profit entity.

I'd like to recognize our committed directors for their responsible stewardship of our principles, philosophy, and mission; our outstanding leaders for their insightful strategic planning and organization; our dedicated employees for embracing our values and goals and for delivering best-in-class service; and our loyal members who appreciate the many ways their credit union is a partner in their financial wealth. Because of the work we've all done *together*, this credit union is thriving.

From a business perspective, we joined our fellow credit unions in weathering a tumultuous 2018 in the lead-up to the midterm elections. In fact, without risk of hyperbole, we can say that 2018 was one of the most controversial years in the history of the nation. And while a barrage of political headlines vied for our attention, your credit union continued its steady trajectory forward and upward, with our focus finely tuned to the things that really matter to our members.

That said, we were able to bring our "people helping people" mantra to life in a number of ways that helped not only our members, but our communities.

One of the biggest ongoing issues we faced in 2018 was data breaches, because merchants across the country continue to be vulnerable. A report from cybersecurity firm Shape Security showed that almost 90 percent of the log-in attempts made on online retailers' websites are hackers using stolen data. Ninety percent! Many of these breaches were caused by flaws in the retailers' payment systems that hackers found a way to take advantage of.

The good news is that your financial institution suffered no data breaches, and I want to assure you that we have taken appropriate steps to ensure that your data remains secure. We are also committed to remaining vigilant to cyber threats, therefore the issue of data breaches is something we will engage with our lawmakers about in 2019, along with our associations, Cornerstone Credit Union League and Credit Union National Association.

Community involvement is just one of the things that make credit unions different from other financial institutions. Some of the things that embodied our commitment to the community during 2018 included co-hosting financial education "Lunch and Learn" Seminars with ALA Financial Group and participation in two Chevron Health Fairs.

With the continued success of CTECU, we're able to offer beneficial savings and wealth-building tools and other financial products and services that enhance your life, improve our delivery channels, and expand our community outreach.

To demonstrate our commitment to that ideal we are implementing the following products and services to benefit you and your families:

- Implemented a MasterCard Rewards program in October 2018
- Upgrading our MasterCards to EMV Chip cards at the beginning of 2019
- Implemented online access to annual 1099-Int forms

As I said, because of our cooperative business model we're able to return profits to our members in the form of competitive rates, new products, enhanced services, and additional points of service to make it easier for you to reach your financial objectives. Our highest and best purpose in serving you includes some of the following objectives:

- We are committed to serving our community where we can make the greatest impact. Helping with financial literacy and the account management for our members who are most vulnerable, such as pre-high schoolchildren, young adults, retirees, and our elderly, are some of the ways we can do that.
- We are committed to being a knowledge center that allows our members to trade peer advice and insights about budgeting, buying, retiring, and saving.
- We are committed to offering more and better resources that ensure our members are using the safest, most secure, and most convenient technology available.
- We are committed to growing our community impact through basic interest payouts, financial capability programs, payment deferral during community emergencies (such as the government shutdown assistance to furloughed employees), and working with members that face challenges in whatever life phase they might be in; and
- We are committed to helping you finance your life activities, such as education, small businesses, and transportation in a responsible way.

As we move into 2019, my commitment to you today is that CTECU will continue to grow responsibly while listening and responding to your needs. We will explore innovative product and service solutions to enhance your financial life, and we'll develop our staff and board so they can confidently and wisely serve your interests.

Our member-owners are integral to our credit union family, and we are sincerely grateful that you've chosen CTECU as your financial partner. We look forward enthusiastically to a great 2019.

Thank you for your time and attention this evening.

Jackie Kapalski, SCMS
President/CEO

Year End Analysis 2018

Total Income	Dollars	Percent of Total
Loan Interest Income	\$ 294,853	40.8%
Investment Income	\$ 408,644	56.6%
Other Non-Interest Income	\$ 10,538	1.5%
Miscellaneous Income	\$ 7,605	1.1%
Total	\$ 721,640	100.0%

Total Expenses	Dollars	Percent of Total
Operating Expenses *	\$ 694,207	96.2%
Provision for Loan Losses Exp.	\$ 9,832	1.4%
Dividends & Interest Paid	\$ 44,287	6.1%
Reserve Transfers	\$ -	0%
Net Income before ONOG(L)	\$ (26,686)	-3.7%
Other Non-Operating Gain (Loss)	\$ 26,884	3.7%
Net Income (Loss)	\$ 198	0.2%
(Transferred to Und. Earnings)	\$ (198)	-0.2%
Total	\$ 721,640	100.0%

* excludes Provision for Loan Losses.

Total Member Deposit	Dollars	Percent of Total
Share Accounts	\$ 13,391,375	58.1%
IRA Accounts	\$ 1,333,558	5.8%
Share Drafts (checking)	\$ 3,631,512	15.7%
Money Market Shares	\$ 1,840,988	8.0%
Certificates of Deposit	\$ 2,868,121	12.4%
Total	\$ 23,065,554	100.0%

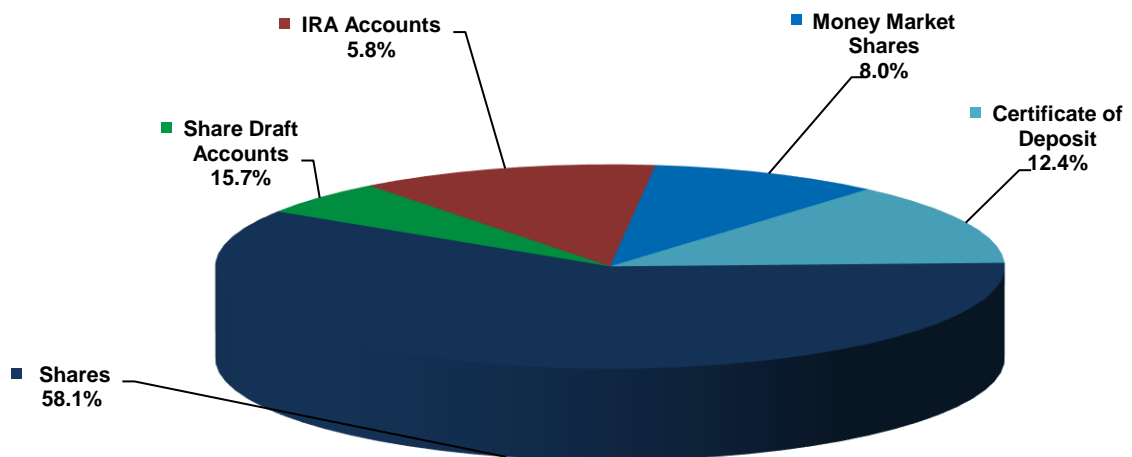
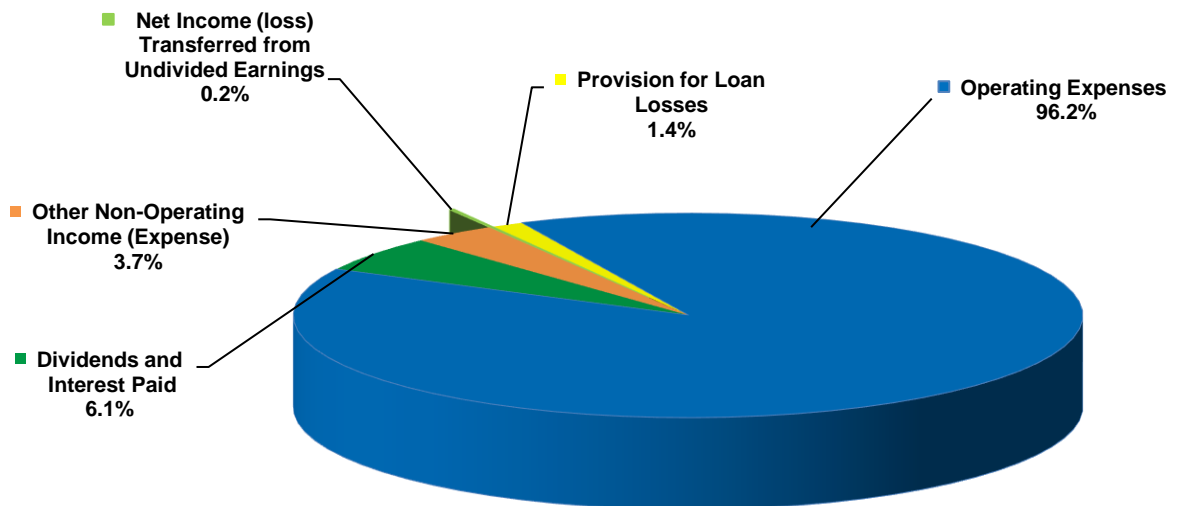
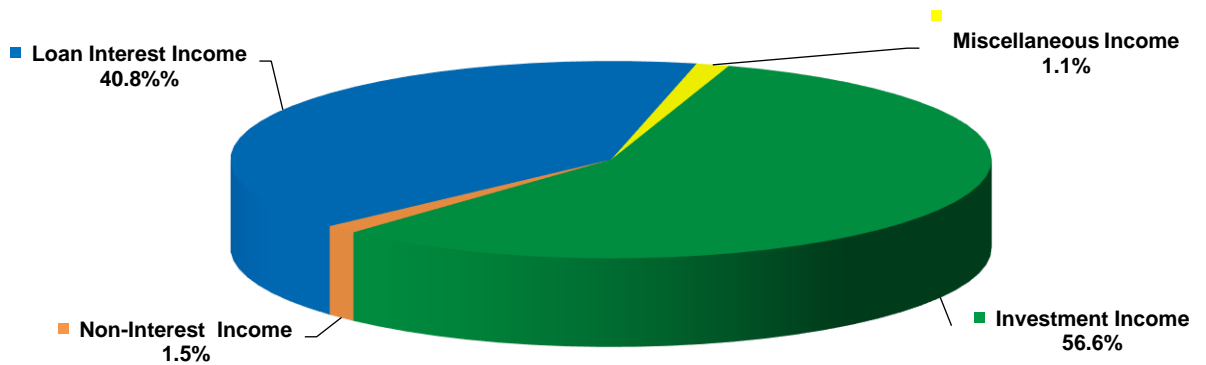
Statement of Financial Condition

Assets	2018	2017	2016
Loans to Members	\$ 8,736,945	\$ 8,063,678	\$ 8,626,001
Less: Allow for Ln Ls	\$ 38,188	\$ 32,711	\$ 29,215
Investments *	\$ 18,259,675	\$ 23,959,205	\$ 28,629,956
Fixed Assets	\$ 10,375	\$ 12,956	\$ 2,744
Other Assets	\$ 1,249,056	\$ 1,718,235	\$ 680,181
Total Assets	\$ 28,217,863	\$ 33,721,363	\$ 37,909,667

* includes NCUSIF & ASI Cap. Dep.

Liabilities & Equity	2018	2017	2016
Payables	\$ 69,347	\$ 159,926	\$ 116,584
Shares	\$ 13,391,375	\$ 16,981,264	\$ 18,903,934
Share Draft (checking)	\$ 3,631,512	\$ 3,493,165	\$ 3,184,898
Money Market Shares	\$ 1,840,988	\$ 2,702,941	\$ 3,463,212
Certificates of Deposit (Reg. & IRA)	\$ 2,868,121	\$ 3,744,710	\$ 5,233,801
IRA Accounts	\$ 1,333,558	\$ 1,556,593	\$ 1,919,520
Regular Reserves	\$ 610,516	\$ 610,516	\$ 610,516
Undivided Earnings	\$ 4,472,446	\$ 4,472,248	\$ 4,477,202
Total Liabilities & Equity	\$ 28,217,863	\$ 33,721,363	\$ 37,909,667

Year End Analysis - 2018



Officials and Staff

- Board of Directors -

(Term Expiration)

Chairman

Michael Beard (2020)

Vice-Chairman

Mike Jung (2021)

Treasurer

Gary Cohen (2020)

Secretary

Wanda Stephanow (2020)

Directors

Bill Alvarez (2019) • John Hanten (2019) • Melissa Hinch (2021)
• Jackie Kapalski (2021) • Jim Thacker (2019)

- Audit Committee -

Chairman

Joan Kelly

Committee Members

Mario P. Boffa • Janice Rogers
Sharon Savage • Pat Whitnel

- Office Staff -

President/CEO

Jackie Kapalski

EVP-CFO

Anita Woolley

EVP-COO

Sara Cantu

Branch Manager/Loan Officer

Delia Martinez

Member Service Representative

Cassandra Gibbs

Locations and Hours of Operation

CTECU – Serving Employees of Chevron Corporation

- Main Office -

3100 Wilcrest, Suite 141
Houston, TX 77042
(713)432-0038 Fax: (713)432-0737

- Mailing Address –

P.O. Box 42021
Houston, Texas 77242-2021

- Office Hours -

Monday through Friday
8:00 a.m. until 4:00 p.m.
Closed on Chevron Corporation holidays.

- Website -

www.ctecu.org

Toll Free: 1-888-658-2328 Email: mail@ctecu.org

Mission Statement

To offer members exceptional service, competitive interest rates, and sound financial management.

CTECU Vendors

CTECU would like to send a special thank you to all the vendors who contributed door prizes for our 67th Annual Meeting:

AGBS Texas, Inc.

ALA Financial Group

American Share Insurance (ASI)

Auto Exam

Business Compensation Consulting (BCC)

Catalyst Corporate FCU

Centurion Alarm

CU-Consulting/Lois Rothrock, CPA

CU Members Mortgage (CUMM)

CUNA Mutual Insurance Group

Davis & Davis Business Equipment

Dealer Select

ELT/Decision Dynamics, Inc.

For Members Only Insurance Services

Goldstein & Associates

Larry Plaxe, SVP with Wells Fargo Advisors

Main Street, Inc. (Check Printer)

Origin Bank

SPM Document

Symitar

Vantiv/WorldPay

World Wide Interactive Services

CTECU – Here to help!

In the market for a new car?

- ✓ **High Approval Rate**
- ✓ **Lowest Interest Rates**
- ✓ **Flexible Repayments**
- ✓ **Fast Approval Time**



Let our Home Equity Loan:

Get you the cash you need for home improvements, vacations, debt consolidation and even college expenses or any major purchase!

The advertisement features a blue paint can with a black lid and a red-handled paintbrush resting on top. A green foam roller lies in front of the can on a wooden surface. The text 'Home Equity Loan' is written in large, bold, white letters at the top left. Below it, in smaller white text, is 'An ideal way to borrow for Home Improvements'. In the bottom left corner, there is a logo of a house with a horizontal bar inside, with the words 'EQUAL HOUSING LENDER' underneath. Below the logo is the text 'NMLS #867455'. In the center, the text '2.99% APR*' and 'Up to 5 Year Term!' is written in a bold, orange font, slanted upwards.

Disclosure: Loans are for qualified applicants. These loan rates and terms are subject to change upon Board of Directors discretion. Certain terms and conditions may apply. This is not an offer to extend consumer credit as defined by Section 226.2 of Regulation Z. (*APR=Annual Percentage Rate)

Need to deposit a check?



**Use our Free Mobile Remote Deposit App!
Allows you to safely & securely deposit checks to
your account anytime anywhere!**

We can help you secure your Financial Legacy

As CTECU's financial planning partner, ALA Financial Group can help with key strategies for securing your Financial Legacy.

Contact one of them to set up your complimentary financial planning services with a licensed representative of a national company.



Ann Hauser Laufman,
LUTCF, CFS, CLTC, CFBS
Certified Financial Planner™
Office: 713-993-0687

Email: alaufman@financialguide.com



Joseph Tyler Foxworth

Office: 713-402-3857

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Established 1952



**First choice for member
services locally,
globally, for life.**

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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

