



CTECU – Serving Employees of Chevron Corporation

Member Connection

E-Mail: mail@ctecu.org

Website: www.ctecu.org

4th Quarter 2021

CTECU Staff and Board Members

—Board of Directors—

Chairman
Michael Beard
Vice-Chairman
Mike Jung
Secretary
Melissa Hinch
Treasurer
Gary Cohen

John Hanten
Janice Rogers
Jackie Kapalski
Jim Thacker

—Audit Committee—

Chairperson
Joan Kelly
Sharon Savage
Pat Whitnel

—Office Staff—

President/CEO
Jackie Kapalski
VP
Sara Cantu
Staff Member
Delia Martinez

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 2022, 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 members 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.

Board member Bill Alvarez died suddenly Saturday, September 18, 2021. He will be missed, and our sincere condolences go out to his family.

We have just been through our exam period and CTECU remains very strong with a **18.58%** Net Worth to Asset ratio as of August 31, 2021. 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

Holiday Closings

Thanksgiving – November 25-26, 2021
Christmas- December 23-24, 2021
New Year's- December 31, 2021

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



On October 21, 2021, 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-21st**

Visit a CTECU location during the month of October to receive a membership appreciation gift!
Go to www.ctecu.org for details and restrictions.

INTERNATIONAL CREDIT UNION DAY 2021



AMERICA'S CREDIT UNIONS



World Council

© Credit Union National Association 2021

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.
Closed for lunch 1:00-1:30p.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!

Going on Vacation? Let us know before you go!

We participate in a Fraud Protection System that monitors your Visa Debit Card transactions. Contact us if you are traveling to help ensure both your service and your vacation is uninterrupted.

Need a holiday loan?

CTECU offers
signature loans as
low as 6.75% APR.

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



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.



Skip-A-Payment Request
P.O. Box 42021
Houston, Texas 77242
Ph: 713-432-0038 | Fax 713-532-7578



Member Information

Member Name _____ Account No. _____
 Loan Number _____ Phone No. _____

Month/Year (must be within promotion period)

November 2021 December 2021 November & December 2021

Payment Method - \$25 fee per skipped loan will be assessed to process this request.

CTECU Shares/Savings CTECU Draft/Checking

By signing below, I authorize CTECU to skip my payment(s) on the loan above. I understand that by skipping the loan payment(s) I have selected, I will extend the term of the loan by one/two month(s) and that interest will accrue on the deferred balance of the loan(s) throughout the deferred payment period.

I understand that by skipping payment (s) the benefit from disability, life, and/or GAP insurance may be reduced by the amount of the payment skipped.

X

Signature of Borrower _____ Date _____

X

Signature of Co-Borrower (If you have a co-signer on your loan, he/she MUST sign.) _____ Date _____

This Request is subject to approval. Eligible Loans are Motor Vehicle Loans and Signature Loans, excludes MasterCard Credit Cards, Debt Consolidations, other Secured and any type of Mortgage/Real Estate Loan. Loans must have a minimum 6 months payment history to qualify for the Skip-A-Payment program. We must receive this request at least 10 calendar days before your payment due date. This agreement must be signed by all borrowers of the loan agreement. Members are limited to 2 skip-a-pay per calendar year. All of your loans at CTECU must be current with no collection action pending and no delinquencies within the last 6 months.

All other payment terms of your Loan Agreement/Promissory Note will remain in full force and effect. Other restrictions may apply. Refer to the account and loan disclosures and agreements. Contact us at (713)432-0038 or stop by for any questions you may have.

For payments you generate (for example, payments you set up with a bill payment service, payments initiated at another financial institution, etc.) you are responsible for stopping the loan payment for the month you wish to skip. Any automatic transfers generated by CTECU will be suspended for the Skip-A-Payment month.

CU Use Only: Date Rec'd _____ / _____ Verified By: _____ Processed By: _____

