



NEWSLINE

January 2010

People

—Board of Directors—

Chairman

James E. Ryan

Vice-Chairman

Mike Jung

Secretary

vacant position

Treasurer

Michael Beard

Bill Alvarez • Charles Hancock

Jim Thacker • Dell Vance

Pat Whitnel

—Audit Committee—

Chairman

Gary Cohen

Glenn Ewan • Rod Loper

Kane Prestwood • Sharon Savage

Johnny Van Etta

—Office Staff—

President/Manager

Jackie Kapalski

Assistant Manager

Anita Woolley

Wilcrest Branch Manager

Doris Buzek

Downtown Branch Manager

Orelia Peterson

Loan Officer

Betty Clowers

Senior Teller

Bianca Blak

Tellers

Sara Cantu • Shaloma Karan

Trinh Nguyen • Dianne Teasdale

Information

CTECU—Main Office

RESTRICTED ACCESS OFFICE

4800 Fournace Place

BTF-Bldg. B, Room 116

Bellaire, Texas 77401

P.O. Box 430

Bellaire, Texas 77402-0430

Phone: (713)432-6572

Fax: (713)432-6561

CALL US TOLL FREE!

1-888-658-2328

CTECU—Branch Location

3100 Wilcrest, Suite 141

Houston, Texas 77042

Phone: (713)532-7570

Fax: (713)532-7578

CTECU—Downtown Location

1415 Louisiana, Suite 100

Houston, Texas 77002

Phone: (713)650-3400

Fax: (713)650-3401

—Office Hours—

M-F 8:00 a.m. until 4:00 p.m.

www.ctecu.org

E-mail: cuhou281@chevron.com

Member Service Centers,

Call 1-800-919-2872 or visit

www.cuservicecenter.com

for a shared branching facility near where you live, work, or play!

From your chairman



During the fourth quarter of 2009, NCUA (National Credit Union Administration) did not determine how their stabilization process would affect credit unions in our asset range. When we learn of the specifics, we will inform everyone.

With 2009 in the history books, I wanted to take this opportunity to thank the employees and board for all their hard work throughout the year. Despite the economy, this has been a good year for CTECU and hopefully each of its members. I am proud to be a part of CTECU and look forward to what can be achieved in the coming year.

With our current dividend rates, CTECU recommends that you invest in the higher paying CDs that are currently available. Please note the following **Regular CDs** starting at \$500.00 *minimum balance* and the rates that are currently available thru January 31, 2010:

3 months:	1.00% rate and 1.00% APY*
6 months:	1.25% rate and 1.25% APY*
12 months:	1.59% rate and 1.60% APY*
30 months:	2.00% rate and 2.01% APY*
60 months:	2.87% rate and 2.90% APY*

Near the end of the last Board of Director's meeting, the directors declared the dividend rates for the month ending December 31, 2009, as follows: Regular Share dividends at 1.00% rate yielding 1.00% APY*; IRA Share dividends at 2.00% rate yielding 2.01% APY*; and Share Draft dividends at 0.50% rate yielding 0.50% APY*.

James (Jim) E. Ryan
Chairman

*APY denotes Annual Percentage Yield.

CTECU

ANNUAL MEETING NOTICE

As a member/owner of the credit union, you are invited to attend the 58th Annual Shareholders Meeting and Dinner. Join us for fine dining and great door prizes (donated by our vendors).

Mark your calendar now for your credit union's 2010 Annual Meeting.

We will talk about the financial status of the credit union and goals for the upcoming year. We will also hold elections for the 2010 Board of Directors. This important distinction makes your credit union different from banks and other for-profit financial institutions. Our governing body (Board of Directors) is democratically elected by you, our members. They volunteer their time to help guide our primary mission of providing a wide range of not-for-profit financial services.

We return the income made from our services directly to our members in the form of better interest rates on savings and lower interest rates and fees on loans.

Cordially Invited



CTECU's 58th Annual Reception – Dinner – Meeting Friday, February 19, 2010

Cash Bar @ 7:00 p.m.

Dinner @ 7:30 p.m.

Business Meeting @ 8:15 p.m.

**Marriott Houston Westchase Hotel
Rose Garden Room**

2900 Briarpark Drive at Westheimer
Houston, TX 77042

Make your reservations at the Credit Union by February 12, 2010.

CTECU

Other Services Available

Please check with us first!

Notary (free of charge)
Postage Stamps
Money Orders

Traveler's Cheques
American Express Gift
Cheques and Gift Cards
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

Holiday Closings

President's Day
February 15, 2010

Good Friday
April 2, 2010

Information



Sign up at your CU today!

Easy Home Loan

Getting a home
loan has never
been easier.



Just call (800) 366-6041
to pre-qualify or visit:

www.HomeLoanCU.com

CU Members Mortgage---the
credit union mortgage
company---offers over 150
products to customize your
home loan.

REMINDER

Deposits to 2009 IRA's must
be received no later than
April 15, 2010.

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.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

CTECU Privacy Policy

Our Credit Union is committed to providing financial products and services to meet your financial needs and goals. Protecting personal information and using it correctly is a high priority of ours. You also have a responsibility to safeguard your financial information. You can rely on us.

- We collect only personal information necessary to conduct our business.
- We collect nonpublic personal information about members from the following sources: information received verbally, electronically, or in writing from applications and other forms supplied to us by our members and other sources used to verify information such as name, address, social security number; information about transactions with the CU, our affiliates, or others; information we receive from consumer reporting agencies, such as our credit history.
- We protect personal information by maintaining security controls to protect your information on file.
- You will always have access to your information. Review and update your information anytime.
- We will only share information when absolutely necessary; to administer the products and services we provide, when required to do so.
- We will partner only with businesses following strict confidentiality requirements. We will not sell information to telemarketing firms.
- We will offer you a choice in how your information is used. You may elect to keep information from being shared with our business partners.

.....(Cut Here).....

PRIVACY POLICY OPT-OUT FORM PRIVACY, IT'S YOUR CHOICE – HERE'S HOW:

To "opt-out" pursuant to our Privacy Policy, you can cut out this form, complete it, and mail it or fax it to:

CTECU
P.O. Box 430
Bellaire, TX 77402-0430
FAX TO: (713) 432-6561

I do not want any nonpublic personal information (other than as permitted by applicable law) to be provided to nonaffiliated third parties.

*Name

*Joint Owner, Co-Borrower or Guarantor

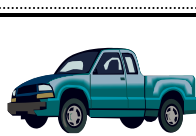
Social Security Number

Street Address, Apt.#, City, State, Zip

Telephone Number

*Pursuant to our policy, any owner's, borrower's or guarantor's election to opt-out includes all other owners, borrowers, guarantors.

CTECU



We have kept our rates low for January 2010, to help you bring in the New Year with a New or Late Model Vehicle at a great rate for qualifying CTECU members!*** **Step 1:** Get pre-approved. **Step 2:** See only the Dealer Select's listed representatives. Get a vehicle quote at www.123Car.com. **Step 3:** Drive away Happy! Pre-approved loan applications are good for 90 days! So hurry!

New and Late Model Vehicle Loan Rates*

Offer good only from January 1 thru January 31, 2010!!!

3.89% A.P.R.** for up to 36 months

3.89% A.P.R.** for up to 48 months

3.99% A.P.R.** for up to 60 months

3.99% A.P.R.** for up to 72 months

Certain restrictions apply: *For qualified applicants only. Based on 80% financing. New & Late model cars, trucks, & SUV vehicles only. Not to be used for refinancing loans currently existing at CTECU. **APR denotes annual percentage rate. ***\$15,000 minimum loan on 72 month term.

CTECU