



CONCHO VALLEY CREDIT UNION

1002 S ABE SAN ANGELO, TX 76903 * PHONE #325-658-7557
FAX# 325-658-4395 * WEBSITE: www.conchovalleycu.com * EMAIL: CVCU@VERIZON.NET

HOLIDAYS

Columbus Day:

Monday, October 13th

Veteran's Day:

Tuesday, November 11th

Thanksgiving:

Thurs. & Friday, 27 & 28th

Drive In will open

Saturday, November 29th

Christmas:

Wednesday & Thursday,

December 24 & 25th

New Years:

Thursday, January 1st 2015



FREE~ATTORNEY ADVICE

A corporate attorney sent the following out to the employees in his company and even if you dislike attorneys, you will love them for these tips!

- 1) Do NOT sign the back of your credit cards. Instead, put 'PHOTO ID REQUIRED.'
- 2) Do NOT put the complete account number on the 'For' line when you are writing a check to on your credit card accounts. Instead, put the last four numbers, the credit card company knows the rest of the number. As it passes through the check processing channel no one will have access to it.
- 3) NEVER have your SS# printed on your checks. Put your work phone# on your checks and have a PO Box used instead of home address. If you don't have a PO Box, use your work address.
- 4) Keep a photocopy of your wallet contents in a safe place. Photocopy both sides of each license, credit card, etc. You will know what you had in your wallet, all the account #'s and phone numbers to call and cancel. Include your passport as well.
- 5) Keep those toll free numbers handy and where you can find them, that is the key.
- 6) File a police report Immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to the credit providers you were diligent.
- 7) CALL the 3 national credit reporting organizations immediately to place a fraud alert on your name and call the SS fraud line number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit. This will stop the thieves' dead in their tracks!

But here's the Most Important of all!!!

7) CALL the 3 national credit reporting organizations immediately to place a fraud alert on your name and call the SS fraud line number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit. This will stop the thieves' dead in their tracks!

Member Access Docs.txt

MEMBER ACCESS TO CREDIT UNION DOCUMENTS



**Notice of availability of certain documents:

Pursuant to Texas Administrative Code,
Title 7, Part 6, Chapter 91, Subchapter C, Rule 91.315,
documents relating to Concho Valley Credit Union's

finances & management are available by contacting (325) 658-7557.

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union,
please contact us at:

Concho Valley Credit Union

1002 S. Abe

San Angelo, TX 76903

(325)658-7557 or cvcu@verizon.net

This credit union is incorporated under the laws of the State of Texas

and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contracting the Texas Credit Union Department at 914

East Anderson Lane, Austin, Texas 78752-1699,

Telephone Number: (512)837-9236, Website:

www.cud.texas.gov



Stolen Wallet? Important Contacts:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742
(formerly **TRW**)

Trans Union: 1-800-680-7289

Social Security Admin (fraud line)
1-800-269-0271



Find a little with our **Holiday Skip-A-Pay**

Need extra cash?

Don't forget, you can skip your loan payments for the holidays! Forms will be available October 15, 2014 to skip November or December. For members that qualify there is a \$10 fee for each loan you want to skip. Come by the credit union to pick up your form, or give us a call & we can have one mailed, faxed, or emailed to you!

Credit Union Staff:

Kimberly Perrine,
CEO/President

Cindy Baker
Executive V. President

Carmen Meyer,
Loan & Accounting Officer

Stephanie Savini,
Accounting Officer

April Troncoso
Member Service Rep.

Lindsey Welchon,
Teller



Getting Married

A marriage of check books...



You've been planning and getting ready for your Big Day. But don't forget about the second marriage you need to plan...the one with your check books. Now is the time to think about supporting each other. Are you a saver and he is a spender? Do you want to retire early, pay for future college? Setting a good foundation can help settle differences in the future.

Budget:

Start by simply creating a new budget for both of your incomes and expenses. Have an honest conversation about your "needs" & "wants".

Share the Bills:

You need a system for paying bills that feels fair to both of you. It's OK to have individual accounts even if you maintain a joint checking & savings account to pay for major expenses and retirement, to which both spouses contribute.

Invest as a team:

If you and your spouse each have a work place retirement savings plan, sit down together & decide on a portfolio mix that uses both plans' investment options.

Communication:

Marriage is a financial partnership & like any successful partnership of equals, it depends on compromise & mutual cooperation.

Board of Directors:

Anthony Kieffer,
Chairman

Phyllis Wright,
Vice Chairperson

Edward Nalepka,
Treasurer

Chester Bobo,
Secretary

Santos Becerra,
Membership Officer

Gregg Bowman, Director

Buryl Williams, Director

Rudy Olivas, Director

Diana Kirking, Director



Sign Up for
eStatements

Going Green with
E-Statements... Less
Paper, Secure,
Convenient, & Free!!
Enroll today through
FlexTeller. If you need
to set up your flexteller
please contact the

credit union,
325-658-7557.

If you already use
flexteller you may sign
up by going to
CUservices then click
on E-Mail preferences.



Lobby Hours: Monday-Friday 9:00am - 4:30pm Drive Thru Hours:
Monday-Friday 7:30am - 5:30pm & Saturday 9:00am - 12:00noon