



Concho Valley Credit Union

Fall 2015

Member Newsletter

The Credit Union Will Be Closed The Following Dates:

**Columbus Day: Monday,
October 12, 2015**

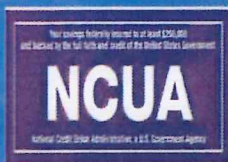
**Veterans Day: Wednesday,
November 11, 2015**

**Thanksgiving: Thursday &
Friday, November 26 & 27,
2015 (Drive-Thru will be open
Sat. Nov 28th)**

**Christmas Holidays: Thursday &
Friday, December 24 & 25,
2015 (Drive-Thru will open Sat.
Dec 26)**

**New Year's: Friday, January 1,
2016 (Drive-in will be open
Sat. January 2, 2016 regular
hours)**

**Please Plan Your Financial
Needs Accordingly.**



SMALL STEPS TO PREVENT BIG LOSSES

October is National Cyber Security Awareness Month. The following are some tips on how to protect your personal and financial information and limit the damage if you were to become a victim of a data breach or cybercrime.

*** Maintain Vigilance**-Remember to check your account regularly. Review debit and credit card statements, and report fraudulent charges as soon as possible. Free online budgeting tools, such as a personal budgeting worksheet, can help track money in one place, making it easier to catch unauthorized purchases. Budgeting worksheets and other personal finance tools are available on MyCreditUnion.gov at <http://go.usa.gov/3636w>.

*** Use Credit Report Monitoring**-Remember to check your credit report. You can order a free credit report every year from each of the three major credit reporting agencies through AnnualCreditReport.com. You can also use MyCreditUnion.gov to learn how to dispute any errors you find. If you suspect fraudulent activity, place a fraud alert on your credit profile immediately.

*** Don't Save Payment Information Online**-Online retailers want consumers to come back and purchase more, so they make it easy for you to save your payment information at checkout. While storing credit card info might save a few seconds, it potentially puts your financial information at risk if the retailer has a data breach.

*** Use the Identity Theft Checklist**-If you suspect you are a victim of fraud or identity theft, the Identity Theft Checklist can prevent the problem from spiraling out of control. Here are the steps to take:

- Place an initial fraud alert: Contact one of the major credit reporting agencies to put a free fraud alert on your credit profile.
- Order credit reports: Review report from all three credit reporting agencies to identify inaccuracies.
- Create an identity theft report: Obtain an Identity Theft Affidavit from the Federal Trade Commission and file a police report. This report will create the appropriate documentation that can assist you when you are disputing fraudulent information.

*** Report Cybercrime and Fraud Immediately**-Members should report the cybercrime and fraud to the Internet Crime Complaint Center. The report should include your name, contact information, and specific details about the cybercrime or fraud incident.

We hope you are never a victim of a data breach or cybercrime, but as consumers make more electronic payments, concerns about data security is growing. We all must take preventative measures to protect our financial information.

Holiday Skip-A-Payment

Need extra cash? Don't forget you can skip your loan payments in either November or December for the holidays! For members that qualify, there is a \$10 fee for each loan you skip. Come by to pick up your form or give us a call and we will mail, email or fax one to you to complete. The forms will be ready by October 15th.

Board Members:

Anthony Kieffer, Chairperson

Buryl Williams, Vice-Chair

Edward Nalepka, Treasurer

Chester Bobo, Secretary

Santos Becerra, Membership

Rudolph Olivas, Director

Gregg Bowman, Director

Diana Kirking, Director

Vona Hudson, Director

Credit Union Staff:

**Kimberly Perrine,
CEO/President
NMLS#788814**

**Cindy Baker, Executive V.P.
NMLS#791082**

**Stephanie Savini,
Accounting Officer**

**Lindsey Welchon, Member
Service Representative**

Aimee Callens, Teller

Contact Us:

**1002 S. Abe San Angelo, TX
76903**

Phone: 325-658-7557

Fax: 325-658-4395

Website: conchovalleycu.com

Lobby Hours:

**Monday-Friday 9:00 a.m.-
4:30p.m.**

**Drive Thru Hours: Monday-
Friday 7:30 a.m.-5:30 p.m. &
Saturday 9:00 a.m.-12:00 p.m.**

IMPORTANT NOTICES

Concho Valley Credit Union Inclement Weather Policy

Concho Valley Credit Union acts to ensure the safety of our members and employees during inclement weather. The Credit Union will follow SAISD in late openings. All other decisions to remain closed or close early will be made by the CEO. Decisions will generally rely on actual observed condition rather than predictions.

Emergency Closing

Emergency closing will be authorized by the CEO. When changes in hours or operations are necessary due to emergency situations such as loss of utilities or inclement weather during office hours, the CEO will notify the Chairman of the Board of Directors.

Compliant Notice

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

Concho Valley Credit Union

1002 S. Abe

San Angelo, TX 76903

325-658-7557 or cvcu@verizon.net

The credit union is incorporated under the laws of the State of Texas & 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 contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512)837-9236, Website: www.cud.texas.gov.

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.

Sign up for eStatements

Go Green with E-Statements...Less paper, secure, convenient, and free!! Enroll today through our on-line banking system, [FlexTeller](#). If you need to set up your FlexTeller please contact the credit union at 325-658-7557. If you already use FlexTeller, you may sign up by going to [CU services](#) then select on [E-Mail preferences](#). Call the credit union if you need help getting signed up and we will be glad to assist you.

FUN STUFF!

It's contest time again! The employees of the credit union invite you to join us in our fun holiday contests! Come on in and see what creative employees we have. We need YOU to be the judge, so be sure to stop by and vote for your favorite holiday creation. The Halloween contest is being held October 1st-31st. The Christmas contest will be held from December 1st-23rd. Be sure to stop in and vote!

At Thanksgiving there will be a chance to win a free turkey. Come in to sign up starting November 2nd-23rd. We will be giving away 2 free turkeys to 2 lucky people so be sure to get your name in for the drawing which will be held on Monday, November 23rd.