



Concho Valley Credit Union

FALL, 2018

Member Newsletter

The Credit Union Will Be Closed The Following Dates:

Columbus Day-Monday, Oct 8
Veteran's Day-Monday, Nov 12
Thanksgiving-Thurs & Fri, Nov 22 & 23
Christmas Eve & Day-Monday & Tuesday, Dec 24 & 25
New Year's Eve-Monday, Dec 31-
CLOSING AT 2:00 pm
New Year's Day-Tues, Jan 1, 2019

Please Plan Your Financial Needs Accordingly.

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. - 4:30 p.m.

Drive-Thru Hours:
Monday-Friday 7:30 a.m. - 5:30 p.m.
Saturday 9:00 a.m. - 12:00 p.m.
(Phones are not answered on Saturdays)



International Credit Union Day

Thursday, October 18, 2018 will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of Platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loan simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. Intime, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us at Concho Valley Credit Union on Oct. 18th to celebrate International Credit Union Day. We will be serving refreshments all day.

Turkey Drawing for Thanksgiving

The credit union will be giving a turkey away to 3 lucky people again this year for Thanksgiving! Come in and register between November 1st through November 19th for a chance to win. Drawing will be held on Monday, November 19, 2018 at 3:00 p.m.

Holiday Skip-A-Payment

The holidays are just around the corner and we would like to help get you a little extra cash for holiday expenses. For members that qualify, you can sign up for Skip-A-Payment for a fee of \$20 per loan skipped for either November or December. Come by the office or call us to sign up.

Daylight Savings Time ends on Sunday, November 4, 2018. Be sure to adjust your clocks.

Board Members:

Anna Thomas, Chairperson
Vona Hudson, Vice-Chair
Gregg Bowman, Treasurer
Rudolph Olivas, Secretary
Burly Williams, Membership
Leah Ripple, Director
Anthony Kieffer, Director
Miriam Trevino, Director
Marla Dusek, 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
Destiny Cowley, Teller
Stephanie Frasier, Teller

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 Street
San Angelo, Texas 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:

Texas Credit Union Department
914 East Anderson Lane
Austin, TX 78752-1699
Telephone #512-837-9236
Website: www.cud.texas.gov.

CHANGES IN WEBSITE COMING

Be on the lookout for changes coming to the credit union's website. We are in the process of updating the look of the website and making it more user friendly.

GO GREEN! SIGN UP FOR E-SERVICES

Going green saves money, paper, ink, time and environmental resources. It reduces the risk of **mail fraud** and **identity theft**, allows you instant access to your account information, and statements and can be retrieved from any computer or mobile device securely and easily 24/7! Don't delay, call today to enroll! Concho Valley Credit Union is proud to take this step toward preserving our environment and believes every small GREEN step taken today will go a long way in building a greener future and better global environment. Contact the Credit Union at 325-658-7557 to get started receiving E-Statements today!

New Contact Emails at Credit Union

Please note the following new email addresses for the credit union staff:

kimberly.perrine@conchovalleycu.com

cindy.baker@conchovalleycu.com

stephanie.savini@conchovalleycu.com

lindsey.welchon@conchovalleycu.com

IMPORTANT NOTICES

Mobile Banking App Now Available!

The Credit Union now has a new mobile banking app. It is available at the app store on your mobile device or phone. Look for the Concho Valley Credit Union app and start enjoying yet another way to access your credit union account!

Inactive or Dormant Accounts

An account is deemed inactive if for more than one year there has not been a debit or credit made to it by you. It is presumed abandoned if (1) the account has been inactive for at least three years and (2) we are unable to locate you. If an account is presumed abandoned, we are required to report the abandonment and to pay the funds in the account to the State of Texas. Your account is important to us so please remember to keep it up to date by making a deposit of \$1.00 every year and making sure we have current contact information for you.

Credit Union Address Change

The credit union will no longer be using the PO Box for receiving mail. Please use the following address to send your payments and correspondence to:

1002 South Abe Street, San Angelo, TX 76903

Please update your bill payment systems or address labels to ensure proper and timely delivery of your payments. Thank you for your assistance in the transition.

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.