



Concho Valley Credit Union

Summer 2016

Member Newsletter

The Credit Union Will Be Closed The Following Dates:

Monday, July 4, 2016-
Independence Day

Monday, Sept 5, 2016-Labor Day

Monday, Oct 10, 2016-Columbus Day

Please Plan Your Financial Needs Accordingly.

IDENTITY THEFT PROTECTION- You Can Do It!

You've probably seen adds offering "identity protection" services. In fact, nobody can guarantee you won't experience identity theft. Those services offer identity monitoring and repair - things you can do yourself, for free.

If you're open to being a do-it-yourselfer, here are some free and low-cost alternatives to buying identity theft protection services.

Check your credit report for free. Your credit reports usually will show if an identity thief opens, or tries to open, an account in your name.

Place a credit freeze on your reports. A credit freeze blocks anyone from accessing your credit reports without your permission.

Review your monthly credit card, bank, retirement, and other account statements for transactions you didn't authorize. Better yet, log in to check them more frequently.

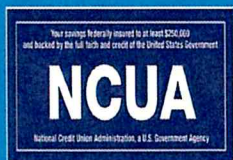
Keep an eye on your mailbox. If you're not getting bills, benefits checks, or other mail you're expecting, or if you get bills for items you didn't buy, it could be a sign that an identity thief is at work.

Review benefits statements you get from your health insurance providers, and immediately tell your insurers and medical providers if you see treatments you never received.

What if you find an identity thief has struck? You can get free recovery help at IdentityTheft.gov. You can report identity theft to the FTC and get a personal recovery plan that:

- Walks you through each recovery step
- Tracks your progress and adapts to your changing situation
- Pre-fills letters and forms for you to send to credit bureaus, businesses, debt collectors, and the IRS.

IdentityTheft.gov has recovery plans for more than 30 types of identity theft, including child identity theft and tax-related identity theft.



Board Members:

Diana Kirking, Chairperson

Anna Thomas, Vice-Chair

Edward Nalepka, Treasurer

Vona Hudson, Secretary

Gregg Bowman, Membership

Rudolph Olivas, Director

Anthony Kieffer, Director

Buryl Williams, Director

Chester Bobo, 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**

Robyn Tibbs, Teller

Ashley Pape, 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.**

Ransomware Attacks and Ways to Combat Them

The Internet Crime Complaint Center has warned of extortion schemes connected to recent high-profile data thefts. In these schemes, fraudsters use the breach news to scare individual into clicking a malicious link or paying a ransom. Ransomware has surfaced as a major online security threat to businesses and individuals. While companies and other organizations are the primary targets, the IC3 said it continues to receive reports from individuals seeing extortion attempts via email. The recipients are told that compromising images or personal information, such as names, phone numbers, addresses, credit card information and other personal details will be released to the recipient's social media contacts, family and friends if a ransom is not paid. The ransom amount ranges from about \$250 to \$1,200. The IC3 gave consumers the following tips to avoid becoming a victim:

1. Do not open emails or attachments from unknown individuals. Fraudsters quickly use the news release of high-profile data breach to initiate an extortion campaign.
2. Monitor bank account statements regularly, as well as credit reports at least once a year for any fraudulent activity. Those who believe they are scam victims should reach out to their local FBI field office and file a complaint with the IC3 at ic3.gov.
3. Do not communicate with the subject. The FBI suspects multiple individuals are involved in these extortion campaigns. The FBI does not condone the payment of extortion demands, as the funds facilitate continued criminal activity.
4. Use strong passwords and do not use the same password for multiple websites. According to the Los Gatos, Calif. based cybersecurity firm SplashData, the most commonly used passwords are "123456" and "password."
5. Never provide personal information of any kind via email. Question any emails requesting personal information.
6. Set security settings for social media accounts at the highest protection levels. Even Facebook CEO Mark Zuckerberg's Twitter and Pinterest accounts faced a compromise, likely because of a huge LinkedIn password hack.

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.