



Concho Valley Credit Union

SUMMER, 2018

Member Newsletter

The Credit Union Will Be Closed The Following Dates:

Independence Day-Wed, July 4
Labor Day-Monday, Sept 3
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
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)



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. Hopefully the new website will be up by the end of July.

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.

TRAVEL TIPS

Vacation is a time to relax and enjoy life. Unfortunately, too often this attitude leads to out-of-control spending by those who aren't careful. Thankfully, there are easy ways to cut vacation costs without forgoing any of the fun. Here are a few tips to help you get started.

Limit debit card purchases. When you use your debit card, certain types of merchants sometimes authorize more or less than the final transaction amount, for example car rental or hotels, and may affect your overall available balance. You may want to use a credit card for payment of hotel and car rental services to prevent the temporary impact on the available balances of your checking account. If you do not have a credit card, apply today for a credit union MasterCard.

Save on lodging by not staying at a brand-name hotel. In many areas, you can rent private accommodations for short-term stays through websites such as Airbnb and HomeAway. Finding a place to stay with a kitchen can help save on too many pricey restaurant meals. Eating

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**

expenses can be one of the costliest parts of vacation. Having a few meals at a nice restaurant is fun but it doesn't mean you need to do that three times a day to enjoy your trip.

If flying, pack light. Some airlines charge extra for carry-on bags. Even if you check your luggage, if a bag is over a certain weight, you can face an additional fee.

Simple steps like these mentioned here can go a long way toward making sure you have good vacation memories without it costing too much.

NEW EMPLOYEES

If you have been in the credit union office recently you may have noticed a couple of new faces. We would like to introduce them to you:

Stephanie Frasier, Teller (also goes by Gertrude) Graduated from Angelo State University in 2016 with a Bachelor's in Political Science. She was born and raised in San Angelo.

Destiny Cowley, Teller Is currently attending Angelo State University and is in the process of obtaining a Agribusiness Bachelor's of Science Degree. She plans to graduate in May, 2019 and then work to obtain a Master's degree in Business Administration.

We are very happy to have Stephanie and Destiny join the staff! Next time you are in the credit union say "Hello" to both of these new employees.

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!

E-Statement Sign-up

If you haven't already signed up for E-Statements and you want to receive your credit union statements by email, then please sign up now! E-Statements mean less paper in your mail, more security and it's convenient! Plus it is free! Contact the credit union at 325-658-7557 to get started receiving E-Statements today.

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.