

Scams involving your Social Security number and benefits are on the rise.

Have you received a call or voicemail from someone warning that your Social Security number or benefits are suspended due to suspicious activity? Scammers are hoping you'll be scared into believing their claims. They usually ask you to confirm your Social Security number and pay money to "reactivate" your number, protect it, or restore your benefits.

Social Security scams are on the rise. Social Security scams now out number other types of scams, including IRS scams, which were formerly the most common. Pretending to be a representative of the government is a common way for fraudsters to trick people into giving up their money or personal information. Knowing how to tell the difference between a scammer and a genuine call from the federal government is important.

Here are the facts:

- The government will not threaten to take away benefits or ask for money or personal information to protect your Social Security card or benefits.
- Scammers can fake your caller ID, so don't be fooled if the call seems to be from the Social Security Administration's (SSA's) real phone number or the SSA Inspector General's Fraud Hotline number. You can always call the Social Security Administration directly at 800-772-1213 to find out if they are really trying to reach you.
- If someone calls you asking for your Social Security Number, bank account number, or credit card information, **hang up.**

Spread the word about Social Security scams and report them.

- Talk about it! You may have heard of IRS scams or other types of scams targeting government benefits, but Social Security scams haven't been as common until recently. Share the message with others to make them aware of this type of scam.
- Report Social Security scams to the Federal Trade Commission at FTC.gov/compliant and to the SSA Office of Inspector General Fraud Hotline at 800-269-0271 or oig.ssa.gov/report.

3 things your kids need to know about money

Kids don't generally have a lot of deep knowledge when it comes to money and how to manage it. What they do know, they've probably learned from their parents. But what exactly are they being taught? Here are three basics that all kids should learn about money...

It has to be earned: As your mom probably told you when you were little "money doesn't grow on trees." While that's only partially true (cash is made of paper and paper is made from trees), money isn't free. An allowance in exchange for doing chores is a great way to teach kids about earning money.

It has to be saved: An easy way to get your kids to learn how to save it to give them a goal. Whether it's a video game system or a new squirt gun don't just give your kids whatever they want. Make them save up for whatever they are wanting and for something more expensive, give them a savings goal and have them pay for at least a good portion of it.

It has to be spent: While it's important to save your money, it's also important for kids to understand that money is meant to be spent. You have to spend money in order to live your life. But when learning to spend, they need to learn how to spend wisely. Teach your kids about coupons, sales and generics. Saving and spending may seem like opposites, but spending wisely is a great way to save.

Holidays

The Credit Union will be closed on the following dates:

Monday, October 14, 2019-
Columbus Day

Monday, November 11, 2019
Veterans' Day

Thurs & Fri, Nov. 22 & 23, 2019
Thanksgiving & Friday after

Mon & Tue, Dec. 24 & 25, 2019
Christmas Eve & Christmas Day

Mon, January 1, 2020
New Year's Day

Contact us at:

1002 S Abe St, San Angelo, TX
76903

Phone: 325-658-7557

Fax: 325-658-4395

Website: conchovalleycu.com

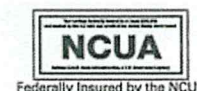
Lobby Hours:

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 Saturdays)



Annual Turkey Drawing

The credit union will be giving away turkeys for Thanksgiving again this year. Come in and register starting November 1st through November 25th for your chance to win. Drawing will be held on Monday, November 25, 2019 at 3:00 p.m. Must come in to sign up but do not need to be present to win.

New Employees

If you have been in the credit union lately you may have noticed several new faces. They are: **Tara Bryant**, Member Service Representative. Tara is working towards a Business Administration degree and she is a proud wife of a U. S. Airman. **Katy Chappell**, Member Service Rep., is currently attending college to obtain an Associates degree in General Business Administration. **Jackie Galvan**, Member Service Rep., was born and raised in Dallas. She graduated from Angelo State University in 2018. **Ashley Snyder**, Member Service Rep., relocated from Utah and is very excited to be providing exceptional customer service to our Membership.

We are very happy to have all four of these ladies join our staff!

Important Notices

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 your current contact information.

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 and management are available by contacting 325-658-7557.

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

Board Members

Anna Thomas, Chairperson
Vona Hudson, Vice-Chairperson
Gregg Bowman, Treasurer
Rudolph Olivas, Secretary
Buryl Williams, Membership
Anthony Kieffer, Director
Miriam Trevino, Director
Marla Dusek, Director

Credit Union Staff

Kimberly Perrine, CEO/President
NMLS# 788814
Cindy Baker, Executive VP
NMLS# 791082
Stephanie Savini,
Accounting Officer
Jacklyn Galvan, Member Service Rep
Tara Bryant, Member Service Rep
Katy Chappell, Member Service Rep
Ashley Snyder, Member Service Rep

Complaint Notice:

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

Concho Valley Credit Union
1002 South Abe Street
San Angelo, Texas 76903
Ph# 325-658-7557 or kimberly.perrine@conchovalleycu.com

The 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 contacting:

Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
Ph# 512-837-9236
Fax# 512-832-0278
Email: complaints@tud.texas.gov
Website: www.cud.texas.gov