



### Avoid falling victim from an IRS tax scam

Thousands of people have lost millions of dollars and their personal information to tax scams. The attacks tend to increase during tax season and remain a major danger of identity theft. Often the scams come in the form of fake emails, text messages, websites, and social media cleverly disguised to look like it's from the IRS, and either promises a big refund or appears to be threatening in a request to obtain money.

The IRS urges you to learn how to protect yourself by not opening attachments or clicking on embedded email links designed to steal your personal or financial information. Unknowingly opening a malicious email attachment or clicking on a link to a website can infect your computer or smart device with malware, giving criminals the ability to download and access sensitive files, track keyboard strokes, and expose sensitive data.

It's important to remember that the IRS **doesn't** initiate contact with taxpayers by email, text messages, or social media channels to request personal or financial information. Recognize the telltale signs of a scam, because the IRS will not:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card, or wire transfer. Generally, the IRS will first mail a bill to any taxpayer who owes taxes.
- Demand that you pay taxes without the opportunity to question or appeal the amount they say you owe. You should also be advised of your rights as a taxpayer.
- Threaten to bring in local police, immigration officers, or other law-enforcement to have you arrested for not paying. The IRS also cannot revoke your driver's license, business licenses, or immigration status. Threats like these are common tactics scam artists use to trick victims into buying into their schemes.

If you receive an IRS scam be sure to report the incident to:

- Treasury Inspector General for Tax Administration to report a phone scam. Use their "IRS Impersonation Scam Reporting" web page. You can also call 800-366-4484.
- Report phone scams to the Federal Trade Commission. Use the "FTC Complaint Assistant" on FTC.gov and add "IRS Telephone Scam" in the notes sections.
- Report an unsolicited email claiming to be from the IRS, or an IRS-related component like the Electronic Federal Tax Payment System, to the IRS at phishing@irs.gov.

### Holidays

The Credit Union will be closed on the following dates:

Monday, May 27, 2019-  
Memorial Day

Thursday, July 4, 2019-  
Independence Day

Monday, Sept 2, 2019-  
Labor Day

Monday, October 14, 2019-  
Columbus Day

### Contact us at:

1002 S Abe St, San Angelo, TX  
76903

Phone: 325-658-7557

Fax: 325-658-4395

Website: [conchovalleycu.com](http://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)



# 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 your current contact information.

## Credit Union Address Change

Please be sure to update the credit union's address in your records and bill payment systems to: 1002 South Abe Street, San Angelo, Texas 76903. We will no longer receive any mail at the PO Box. It is of utmost importance that you use this address to ensure timely delivery of your payments and/or deposits.

## 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  
Leah Ripple, Director  
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  
Stephanie Frasier, Teller  
Destiny Cowley, Teller

## Complaint 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 South Abe Street  
San Angelo, Texas 76903  
Ph# 325-658-7557

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  
www.cud.texas.gov