

Concho Valley Credit Union

Fall, 2020

Holidays

The Credit Union will be closed on the following dates:

Columbus Day
Monday, Oct. 12, 2020
Veterans Day
Wednesday, Nov. 11, 2020
Thanksgiving
Thursday & Friday, Nov. 26 & 27, 2020 (Drive-thru open Sat. Nov. 28th regular hours)
Christmas
Thursday & Friday, Dec. 24 & 25, 2020 (Drive-thru open Sat. Dec. 26th regular hours)
New Year's Eve
December 31, 2020 closing early at 2:00 pm
New Year's Day
Friday, January 1, 2021

COVID-19 NOTICE-LOBBY IS OPEN

The Concho Valley Credit Union takes the health, well-being and safety of our staff and members very seriously. Although the lobby is now open, we ask that you use the drive-through if possible especially if you are ill or running a fever or have been around someone that is ill or running fever.

The **drive-thru will remain open** the regular hours of operation.

Please remember that the credit union provides self-service access to manage your financial needs with our online bill pay and mobile app which is available 24/7. With these services you can:

Check balances, make payments, view transactions,
transfer money and pay your bills

If you are not already set up for our online services, contact a Member Service Representative to assist in getting you set up. It only takes a few minutes.

Additionally, if you are experiencing financial hardships because of COVID-19 that is affecting your ability to repay your loans, please contact the credit union to discuss options available.

HOW TO IDENTIFY CREDIT CARD SKIMMERS

Credit card skimming is a form of theft by which credit card information is stolen with just a small bit of technology, typically installed at the credit card terminal. Thieves install "skimmers" or devices to read and save card information undetected. Skimmers are physical devices, meaning there are a few steps you can take to not fall victim.

Inspect the terminal—Some credit card skimmers are molded, and now 3D printed, to fit easily into the card reader. They are made to look like part of the machine, but are often a slightly different color or quality than the machine itself. Look for anything that is protruding a little too far, slightly off center, or a different quality material than the original machine.

Check for pinhole cameras—One way thieves attempt to grab cardholder PINs is by installing cameras around the machine. Look for little holes above or around the credit card terminal that looks like a pinhole, plug, or any other opening that seems out of place.

Inspect the Security Seal/Tape at Gas Pumps—An obvious red flag is any change to the security seal or security tape on the pump.

Feel the PIN pad—If you are using a system with a PIN pad for debit card PIN entry, inspect and feel the PIN pad. Some fraudsters will install an overlay, making the PIN pad thicker or make the keys seem harder to press. The overlay is designed to grab PIN data, since the original PIN pad integrated into your system is encrypted.

Contact us at:

1002 S Abe St, San Angelo, TX
76903

Phone: 325-658-7557

Fax: 325-658-4395

Website: conchovalleycu.com

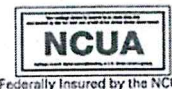
Lobby Hours:

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)



FUNDS AVAILABILITY

Effective July 1, 2020, we are increasing the amount we make available for withdrawal by checks subject to next day availability from \$200.00 to \$225.00. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft increases from \$5,000.00 to \$5,525.00.

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

Gregg Bowman, Chairperson
Amy Zuniga, Vice-Chairperson
Marla Dusek, Treasurer
Anthony Kieffer, Secretary
Justin Ahlers, Membership
Rudolph Olivas, Director
Buryl Williams, Director
Anna Thomas, Director
Vona Hudson, Director

Credit Union Staff

Kimberly Perrine, CEO/President
NMLS# 788814
Cindy Baker, Executive VP
NMLS# 791082
Stephanie Savini, Accounting Officer
Katy Chappell, Member Service Rep
Bay Hester, Member Service Rep
Alexis Howard, 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.tud.texas.gov