



Financial Lessons of a Pandemic

There is no question that the year 2020 served as a financial wake-up call for many. Even if you were not personally affected by the pandemic, there has still been a sense of worry and anxiety of living through challenging and unpredictable times. It's important to take away a few lessons to help strengthen our finances in the years and months to come.

Creating your own safety net when it comes to finances is one of the most responsible choices you can make. Even with reliable income sources, we are not immune to financial disruptions. Emergency savings are important and unexpected events can happen at any time. Make it a goal to set aside a savings of three to six months' worth of expenses.

Maintaining a healthy credit score can be crucial to ensuring you can borrow money when needed. Pay your bills on time, keep credit card balances low, do not close old credit cards, limit applications for new credit and keep an eye on your credit report. A credit score is used to predict your financial responsibility. Your credit score affects whether you are qualified, the amount you can receive, and the interest rate of the loan.

If too much stuff is weighing you down, make it a goal to discard items and habits that no longer serve you. Remember when everyone was shut in at home and decided it was the perfect opportunity to clean out all the closets and storage. The pandemic altered the focus of many people and allowed many to evaluate their priorities and see what really mattered in life. Eliminating extra debt can also give you a sense of financial relief. Build upon smart buying habits and learn to live with less.

Phishing Scams Targeting Members

The security of your personal information is a primary goal of Concho Valley CU. That is why we will never ask you for confidential information, like full social security number, full account number, debit or credit card numbers, CVV or PIN in an email or via a web site, online chat or from an unsolicited phone call. If you receive a suspicious email or phone call requesting confidential information, it is not from Concho Valley CU.

Please report suspicious unsolicited phone calls by calling us at (325)658-7557. We are happy to help answer any questions that you may have and appreciate your partnership as we take more steps to protect you and your financial accounts.

You can reduce the risk of falling victim to fraudulent phone calls and text messages by following these steps:

- **Be aware**—legitimate businesses do not make unsolicited calls for personal, sensitive information. If you receive an unsolicited call asking this, that is probably a scam.
- **Don't give in to pressure**—Many times the caller will pressure or try and scare you into giving your personal information. If so, simply hang up.
- **Don't answer phone calls from unknown numbers.** Valid callers will leave a message.
- **Don't respond to unverified SMS text asking you to call your financial institution.**

Holidays

The Credit Union will be closed on the following dates:

Columbus Day
Monday, October 11, 2021

Veteran's Day
Thursday, November 11, 2021

Thanksgiving
Thurs & Fri, Nov 25 & 26, 2021

Christmas
Fri & Sat, Dec 24 & 25, 2021

New Year
Fri & Sat, December 31, 2021 &
January 1, 2022

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)



- Stay calm—These callers are masters at emotional string pulling. When in doubt, hang up. Please notify CVCU if you suspect that someone has impersonated a credit union representative. We are happy to assist you.
- Be skeptical— Caller ID can be faked. Hanging up is your best defense.
- Never share a One-Time-Password (OTP) with anyone. OTPs are generated to verify your identity and criminals are anxious to obtain them by asking you to read OTPs to them over the phone or via text.
- Carefully review your statements regularly and contact us if you notice any unauthorized activity.

MasterCard Payments Change to eZcard

For those of you not yet aware, the way you make payments on your MasterCard account with the credit union has changed. As of July 9, 2021 you can no longer use GoToMyCard but instead need to register with **eZCardInfo.com** to make your payments and to view statements. If you had any future dated payments already set up, you need to have them set up on www.eZCardInfo.com to insure your payments get made. The link to eZcard is included on our website at www.conchovalleycu.com and as always you can contact the credit union should you need any assistance.

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

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

Credit Union Staff

Kimberly Perrine, CEO/President
NMLS# 788814
Cindy Baker, Executive VP
NMLS# 791082
Stephanie Savini, Accounting Officer
Bay Hester, Member Service Rep
Isabella Flores, 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