

# Concho Valley Credit Union

Winter, 2022



## Annual Meeting & Election of Officers

The Annual Meeting of the Concho Valley Credit Union will be held on Thursday, February 11, 2022. It will be held in the Banquet Room at the Pearl on the Concho Hotel at 333 Rio Concho Drive.

Registration starts at 6:30 pm with the meeting starting at 7:00 pm. All members of the Credit Union are invited to attend. There will be door prizes given away and all members in good standing with the Credit Union are eligible to register for the door prizes. For health safety reasons, it has been decided **not** to serve a meal at the meeting.

There are 2 positions up for election on the Board of Directors. If you are interested in serving on the Board, let a member of the nominating committee know by January 11, 2022. The nomination committee members are: Tony Kieffer- Chairperson, Amy Zuniga and Clint Holik.

## Ring in the New Year with Financial Goals

The period following the excess of the holidays is a great time to set realistic financial goals. Having a plan to make your resolutions stick are the first steps to financial freedom. We recommend starting with these four steps.

1. **Start a budget.** If you do not have a budget, it's hard to know where and how you spend your money. Take a moment to review your monthly statements and make a plan to manage your money.
2. **Get out of debt.** Working to pay off debt can be an overwhelming task, but if you make plans and learn to make sacrifices, paying off debt is always an achievable goal.
3. **Save. Save. Save.** Once you've paid off debt, it's time to start building your savings. Again, sometimes saving takes making sacrifices. In the end, you will feel less stressed and plenty blessed when you have money in savings.
4. **Educate yourself.** Increasing your financial knowledge is an important step in becoming financially sound. Read a book, take a class or find a reliable web source to help increase your understanding of what to do with your finances. The more educated you are, the more secure your finances are likely to be.

## Holidays

The Credit Union will be closed on the following dates:

### New Year

Fri & Sat. December 31, 2021 & January 1, 2022

### Martin Luther King, Jr. Day

Monday, Jan. 17, 2022

### President's Day

Monday, Feb. 21, 2022

### Memorial Day

Monday, May 30, 2022

## 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)



Federally Insured by the NCUA



## **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](http://www.eZCardInfo.com) to insure your payments get made. The link to eZcard is included on our website at [www.conchovalleycu.com](http://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](mailto:kimberly.perrine@conchovalleycu.com)

[cindy.baker@conchovalleycu.com](mailto:cindy.baker@conchovalleycu.com)

[stephanie.savini@conchovalleycu.com](mailto: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](mailto: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](mailto:complaints@tud.texas.gov)  
Website: [www.tud.texas.gov](http://www.tud.texas.gov)