



Cybersecurity Advice to Protect your Devices and Accounts

For many of us, cell phones and computers are embedded in our personal and professional lives. We talk and text, we browse the web, we watch and we create. Our devices store a lot of personal information, so it's a good idea to take a few minutes to make sure your computer, phone, and other connected devices are protected.

Update your software—Software developers release updates to software, operating systems and internet browsers to patch vulnerabilities before attackers can exploit them. Some programs are pre-set to update automatically. Check your settings and turn on automatic updates to keep up with the latest protections against security threats. If your software is not set to update automatically, you'll have to update it manually. The same principles apply for your phone: set it to update automatically. Otherwise, keep an eye out for updates, and don't delay in running them. Update your apps, too.

Protect your accounts--Besides securing your devices, protect your accounts. Start with strong passwords and enable multi-factor authentication. When it comes to passwords, longer is stronger: at least 12 characters. You could use a passphrase of random words to help you remember it-but avoid common words or phrases. If your username and password are leaked in a breach, having multi-factor authentication enabled will make it harder for a scammer to get into your account.

Back up important data—As an extra precaution, back up your important data. Save your files to an external storage device, like a USB flash drive or an external hard drive. Also, save your information with an online cloud storage service.

By taking these few extra precautions now could save you a lot of headaches later if your device or account were breached.

New Employee

We have a new employee at the Credit Union to introduce: **Hannah Brackeen**, Member Service Representative. Hannah is from Bronte and recently graduated from ASU! She is grateful to be a part of the CVCU team and looks forward to meeting you.

We are very happy to have Hannah join the Credit Union staff!

Holidays

The Credit Union will be closed on the following dates:

Labor Day
Monday, September 5, 2022
Columbus Day
Monday, October 10, 2022
Veteran's Day
Friday, November 11, 2022
Thanksgiving
Thurs & Fri, Nov 24 & 25, 2022
Christmas
Closing Fri, Dec 23 at 3:00 pm &
closed Sat, Dec 24 & Mon, Dec
26, 2022
New Year's
Sat, Dec 31, 2022 & Mon, Jan 2,
2023

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 Sat-
urdays)



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
Hannah Brackeen, Member Service Rep
Courtney Inman, Member Service Rep
Zane Self, 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