



PREVENTING IDENTITY THEFT

Having your identity stolen can be a real nightmare. Take these simple steps to protect yourself immediately.

If you are like most people, chances are you have an online presence. Hackers and other bad actors can leverage that presence to steal your identity, with disastrous results for you. You could wake up one morning and find your bank account empty or find that you can't even see your account balance because you're locked out. You might discover a surprise lien on your house.

To minimize the risk of this type of potential disaster, here are some tips that can help you stop identity theft. Many people fail to protect themselves, so most criminals go for the easy marks. These tips can help ensure your identity isn't breached.

1. Shred, Shred, Shred

Never discard or recycle bank statements, bills, or any documents that contain confidential information. Invest in a home document shredder and use it. When in doubt, shred!

2. Secure Your Document

Keep vital documents that you access only periodically, like birth certificates, tax returns, social security cards, and so on, in a fireproof home safe or lockbox. If using a bank safe deposit box, remember that safe deposit box contents are not generally insured; and also guaranteed against fire or disaster.

3. Power Up Your Passwords

A breach at any secure site could conceivably reveal your login credentials to thieves, so you should regularly change your password on various sites and always change your password after a breach. If you use the same password on many sites, that increases your chances of being hit with multiple breaches. You can mitigate the risk of password breaches by using a different strong password for every secure site. A password manager (also protected by a very strong, unique, master password) may also be necessary for additional protection of your passwords. Also, consider utilizing multi-factor authentication, as it will require both your master password and another factor such as your fingerprint or a code received on your phone.

4. Remember, Loose Lips Sink Ships

You can't avoid providing personal information when you want certain things, for example, a mortgage or a new insurance account. However, when a company or someone contacts you directly asking for personal info, whether by snail-mail, email or phone, zip your lip. If you feel the inquire may be legitimate, ask for a way to contact them later, after you've performed adequate due diligence.

5. Don't Be Fooled by Scammers

It's nice to get help from tech support for any computer problems you may have. However, don't be fooled, though, by self-proclaimed tech support experts who contact you by phone, email or otherwise, and claim that your computer is sending out viruses. They may tell you they will clean it and then start asking for passwords or remote access to your computer. Hang up and block the caller.

6. Lock Your Phone

Your smartphone is an identity thief's dream. It has your email, IM, social media, and other apps, potentially logged in and available. It contains abundant personal data, including your contacts, passwords, account numbers, etc. A thief who has unrestricted access to your phone owns your identity, period.

You must use a strong authentication method to lock your phone, as PIN only or simple swipe pattern will not suffice. The best solution is biometric authentication, such as fingerprint or facial recognition which offered by modern iPhones, coupled with a strong passcode using all characters, not just numbers.

Next Quarter—(Part Two) of Preventing Identity Theft

Holidays

The Credit Union will be closed on the following dates:

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:

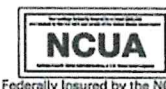
Monday-Friday 9:00 a.m.– 4:30
p.m.

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