



PREVENTING IDENTITY THEFT (Part Two)

This is part two of the article which was in the Fall, 2022 newsletter which came out in October.

1. Don't Get Hooked by Phishing Frauds

Installing a data-stealing Trojan on millions of computers would be hard work. However, it is much easier to install by simply tricking victims into providing their credentials. Phishing websites mimic banking and other sensitive sites, in hopes that you will log in, giving up both username and password. You may even be redirected to the actual site, so you don't realize your credentials have been breached.

Don't give away your confidential information. If you get an email which appears to be from your bank, don't click on any links. Instead, log on to the bank's site, look for a secure HTTPS URL and lock icon, and be sure the URL in the address bar is correct. Also, if your antivirus or browser flags a site as fraudulent, stay away!

Phishing is a problem in the workplace, too. With attacks dubbed spear phishing, wrongdoers craft very convincing emails, designed to fool employees or executives into providing their passwords, or even transferring funds into a criminal's account. Stay alert when using your work email.

2. Install Protection

Don't use a PC or laptop without the protection of a powerful antivirus, or a full-blown security suite. Some security suites include antitheft protection for laptops; and also, standalone utilities that can lock down a lost or stolen laptop. Security products for mobile devices tend to combine antivirus and antitheft. Remember, any device can get lost or stolen, so install protection.

Also, you may consider installing a Virtual Private Network, or VPN, as well. Your local security software protects the data on your own devices, while the VPN protects data as it travels the internet. Using a VPN also hides your personal IP address, thereby preventing websites from identifying your location.

3. Avoid Oversharing

Sharing posts and pictures with your circle of social media friends is fun, but you never know if you might be sharing with identity thieves. It's very important to be careful and correctly secure your social media. Double check your privacy settings periodically, as the social media services occasionally make changes.

4. Get Free Credit Reports

Remember, you are eligible to obtain one free credit report per year from each of the big three credit agencies. You can sign up for reports from the bureaus at www.annualcreditreport.com. As a best practice, don't get the reports from all three bureaus at one time. Instead, consider obtaining them one at a time at four-month intervals. Overall, that provides a better period of time coverage. You may also want to consider signing up for the Credit Karma service, which monitors your credit score.

5. Sign Up for Identity Theft Protection

You have probably seen ads for companies who offer protection against identity theft. Although these services can't prevent identity theft, they provide an early warning system and are helpful when a consumer has to deal with the consequences of such an event. The best companies combine identity theft monitoring and remediation with security protection for your devices, at a price lower than buying both services separately. Check out various software for identity theft protection software and determine if such software is right for you.

Holidays

The Credit Union will be closed on the following dates:

New Year's
Sat, Dec 31, 2022 & Mon,
Jan 2, 2023
Martin Luther King, Jr. Day
Monday, Jan. 16, 2023
President's Day
Monday, Feb. 20, 2023
Memorial Day
Monday, May 29, 2023
Juneteenth
Monday, June 19, 2023
Independence Day
Tuesday, July 4, 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 Saturdays)



Federally Insured by the NCUA



ANNUAL MEETING

The 93rd Annual Meeting of the Concho Valley Credit Union will be held on Thursday, February 16, 2023 in the Banquet Room at the Pearl on the Concho Hotel at 333 Rio Concho Drive.

Registration begins at 6:30 pm and the meeting will start 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 are eligible to register for the door prizes.

There are 4 positions up for election on the Board of Directors. If you are interested in serving on the Board, let a member of the nomination committee know by **January 16, 2023**. The nomination committee members are: Buryl Williams-Chairperson, Rudy Olivas and Clint Holik.

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.tud.texas.gov