



8 Ways to Save Money

Interested in saving? Here are some tips to help you save a little more each day.

1. Make saving automatic.

Set up direct deposit with your employer so that a certain amount is automatically deposited into a savings account each month.

2. Cut back on unnecessary spending.

Skip the \$5 latte. Bring snacks and lunch to work instead of using vending machines or going out to eat.

3. Increase your 401(k) contribution.*

Determine if you're getting the maximum from your employer and if you can increase the amount you currently contribute.

4. Consider a "staycation" instead of a vacation.

Enjoy the sights and activities in or near your hometown.

5. Record your expenses.

Write down expenses to have a better idea of how you spend your money.

6. Create a budget for yourself.

Figure out what you spend on groceries, utilities, and other regular expenses.

7. Review fixed monthly expenses.

If you have an account that charges for paper statements, save money by switching to eStatements. Review other regular expenses such as your TV and internet plans—you may find you can adjust your subscriptions.

8. Set a savings goal.

How much do you want to save? Are you saving for a certain event or big purchase? If you have a specific goal, you can break it into smaller goals to make it more achievable.

*CVCU does not provide tax, legal, or investment planning advice. We recommend consulting your tax professional.

Holidays

The Credit Union will be closed on the following dates:

- Independence Day
Tuesday, July 4, 2023
- Labor Day
Monday, Sept. 4, 2023
- Columbus Day
Monday, Oct. 9, 2023
- Veteran's Day
Fri & Sat, Nov. 10 & 11, 2023
- Thanksgiving
Thurs & Fri, Nov. 23 & 24, 2023
- Christmas
Sat & Mon, Dec. 23 & 25, 2023
- New Year's
Fri, Dec 29, 2023-Close at 3 pm.
Sat, Dec. 30, 2023-Closed
Mon, January 1, 2024-Closed

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)



Important Notices

Verification of Accounts

All members' accounts for the second quarter of 2023 will be verified on July 1, 2023.

If you have any questions concerning your account with the Credit Union, please feel free to contact:

Vona Hudson, Chairperson

PO Box 2781

San Angelo, Texas 76902

Thank you for being a member of the Credit Union!

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.

Contact Emails at Credit Union

Please note the following 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

Amy Zuniga, Secretary

Gregg Bowman, Membership

Rudolph Olivas, Director

Anthony Kieffer, Director

Buryl Williams, 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