



Protect Yourself from IRS Tax Refund Scams

Your financial security is our top priority. With tax season upon us, we want to remind you to stay vigilant against IRS Tax Refund Scams that have become increasingly prevalent. Scammers often use various tactics to exploit individuals during this time, and we want to ensure that you are well-informed and protected. Here are some tips to protect yourself from IRS Tax Refund Scams:

Be Skeptical of Unsolicited Communications:

- The IRS will not initiate contact with you via email, phone calls or social media regarding your tax refund. Be cautious of unsolicited messages claiming to be from the IRS.

Verify the Identity of the Caller:

- If you receive a phone call claiming to be from the IRS, ask for the caller's name, badge number, and a callback number. Then, verify their identity by calling the official IRS phone number.

Protect Personal Information:

- Avoid sharing sensitive information such as your Social Security number, bank account information or credit card information with anyone claiming to be from the IRS. The IRS communicates primarily through official letters.

Use Secure Channels for Communication:

- If you need to communicate with the IRS, use official channels such as the official IRS website or certified mail. Do not respond to unsolicited emails or click on links in suspicious messages.

Educate Yourself:

- Stay informed about common scams and red flags associated with IRS related fraud. Knowledge is a powerful tool in protecting yourself from potential threats.

Check Your Accounts Regularly:

- If you encounter any suspicious communication or believe you have been targeted by a scam, report it to the IRS through their official website. Your proactive reporting can help prevent others from falling victim to similar scams.

Clicked on a suspicious link or shared personal/financial information?

- If you clicked on a link in one of these messages, or you shared personal or financial information, report it at [IdentityTheft.gov](https://www.identitytheft.gov) to get a free recovery plan. If you see what you think is a scam, even if you didn't lose money, report it to the FTC at ReportFraud@ftc.gov.

Holidays

The Credit Union will be closed on the following dates:

Memorial Day

Monday, May 27, 2024

Juneteenth

Wed., June 19, 2024

Independence Day

Thursday, July 4, 2024

Labor Day

Monday, Sept. 2, 2024

Columbus Day

Monday, Oct. 14, 2024

Veteran's Day

Monday, Nov. 11, 2024

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

Member Appreciation Lunch

Come eat lunch on us Friday, June 21, 2024 between 11:00 -2:00 (or until sold out).

Be sure to come into the credit union office to get your ticket for 1 free meal. Food by Pop's Family Grill.

*1 ticket per member

Stay Notified on Facebook

Like and follow us on Facebook for up to date information on closures due to holidays or bad weather or other issues happening with 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

Justin Ahlers, Chairperson
Clint Holik, Vice-Chairperson
Anna Thomas, Treasurer
Amy Zuniga, Secretary
Gregg Bowman, Membership
Rudolph Olivas, Director
Anthony Kieffer, Director
Bradley Jones, Director
Vona Hudson, 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
Bella Flores, Member Service Rep
Yiselle Olvera, 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