



Text, Instant Messaging, and Email Scams

Fraudsters may send messages claiming to be from your financial institution. These messages often contain urgent warnings about account issues, security alerts, or enticing offers. They may also include links to fake websites designed to steal your login credentials.

How to protect yourself:

- Avoid clicking on links in unsolicited text messages.
- Download and use only official banking apps.
- Be suspicious of any request to reset your User ID or password via a link.
- Regularly monitor your account for unauthorized activity.

Phone Scams

Fraudsters will also use phone calls to impersonate your financial institution, creating a false sense of urgency to trick individuals into divulging sensitive information such as personally identifiable information, debit card details or online banking login credentials. The fraudster may claim there is a security breach, an unauthorized ACH or wire transfer, or another urgent issue, pressuring you to disclose account information or make a payment.

How to protect yourself:

- Be wary of unsolicited calls. Don't rely on caller ID—hang up and call your credit union's official number.
- Protect your personal information. Never share your account details with anyone.
- Be cautious of urgent requests or notifications about suspicious activity.
- Ignore transaction requests you didn't initiate. If you receive a one-time access code to authorize a transaction, do not use or share it, even if the caller claims to be from your financial institution.

Report Fraudulent Communications

If you receive a suspicious call, message or email claiming to be from Concho Valley CU, report it to us immediately. CVCU will never contact you via an unsolicited phone call, text, or email requesting sensitive personal identifiable information or account information.

ANNUAL MEETING NEWS

The 95th Annual Meeting of the Concho Valley Credit Union was held on Thursday, February 13, 2025 in the Banquet Room at the Pearl on the Concho Hotel at 333 Rio Concho Drive.

The meeting began at 7:00 pm. There was an introduction of the Board of Directors and Credit Union Staff. After business was attended to, including re-election of two board members, a drawing was held for door prizes.

Thank you to all who were in attendance and for showing your support of your Credit Union. Also, thanks to all of the Board of Directors for your service and giving of your time to the Credit Union!

Holidays

The Credit Union will be closed on the following dates:

- Monday, May 26, 2025**
Memorial Day
- Thursday, June 19, 2025**
Juneteenth
- Friday, July 4, 2025**
Independence Day
- Monday, Sept. 1, 2025**
Labor Day
- Monday, Oct. 13, 2025**
Columbus Day
- Tuesday, Nov. 11, 2025**
Veteran's Day
- Thur. & Fri., Nov. 27 & 28, 2025**
Thanksgiving
- Wed. & Thur., Dec. 24 & 25, 2025**
Christmas
- Thur., January 1, 2026**
New Year's Day

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

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
Amy Zuniga, Vice-Chairperson
Anna Thomas, Secretary
Anthony Kieffer, Treasurer
Bradley Jones, Membership
Clint Holik, Director
Gregg Bowman, Director
Rudolph Olivas, 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 Carlile, 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.tud.texas.gov