



Don't Take the Bait: Outsmart Phishing Scams

In today's digital world, the line between real and fake is getting blurrier and nowhere is that more dangerous than in your inbox. That urgent email from your "bank," the "IT department," asking for your password, or that suspicious link in a text message could be more than annoying spam. It could be bait. Welcome to the world of phishing, where cybercriminals cast digital lines hoping you'll bite. But here's the good news: with a little awareness and caution, you can learn how to spot the hook before it's too late.

What is Phishing?

Phishing scams are an online scam in which attackers pose as trusted entities to trick you into giving up sensitive information like passwords, credit card number, or access to systems. It can appear in emails, texts, phone calls, and fake websites—anywhere online. It's called phishing scams because it's precisely that: a con artist "fishing" for victims. And if you're not paying attention, you might be the next one to bite.

Common Bait Tactics to Watch Out For

1. Fake Urgency—"Your account will be closed in 24 hours unless you verify it now!" Phishers love to make you panic. Urgency clouds judgment—don't fall for it.
2. Too Good to be True—"You've won a \$1,000 gift card!" If it sounds too good to be true, it probably is. Always verify the source.
3. Spoofed Senders—Emails that look like they're from Amazon, Apple, or your boss, but something's just a little off. Check the sender's email address carefully. Hover over links before clicking. Look for typos, odd phrasing, or unfamiliar URLs.
4. Requests for Personal Info—Legit companies never ask for passwords or sensitive info via email or text. If they do? That's your cue to delete and report.

Stay Smart: How to Avoid the Hook

Slow down. Take a breath before clicking anything.

Verify the sender. Call or message the person directly if something feels off.

Use multi-factor authentication. Even if someone gets your password, this adds another layer of protection.

Keep software updated. Security patches close loopholes that hackers love to exploit.

Report it. If you spot a phishing attempt, contact the person or company using a phone number you know is real not the information in the message you received.

Staying alert and informed is the best way to keep your data, identity, and peace of mind safe. So next time a shady message pops up trying to lure you in, just remember:

Don't take the bait.

IMPORTANT NOTICE

Effective July 1, 2025, Regulation CC thresholds for funds availability are increasing due to inflation. On Case-by-Case Delays, the first \$275 (previously \$225) of your deposit may be available on the first business day after the day of your deposit. On Safeguard Exception Delays, deposit checks totaling more than \$6,725 (previously \$5,525) on any one day, the amount over \$6,735 may be delayed for a longer period under certain circumstances. We will notify you if we delay your ability to withdraw funds.

Holidays

The Credit Union will be closed on the following dates:

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

Verification of Accounts

All member's accounts for the second quarter of 2025 will be verified on July 1, 2025.

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

Justin Ahlers, Chairperson

2035 Reece Road

San Angelo, Texas 76904

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

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