



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.

ANNOUNCEMENT

There is a new face at the credit union. *Austin Covington* has joined us as a Member Service Representative. He was born in San Angelo, however lived in Austin for years before returning to San Angelo. He attended Angelo State University where he earned his Bachelor's degree in Business Management last spring and is currently continuing his studies to earn his MBA. Be sure to say Hello to Austin the next time you are in the credit union.

LOOKING FOR A NEW OR USED VEHICLE?

If you are in the market for a new vehicle be sure to come by and check out the interest rates here at the credit union. Whether it is a new or used vehicle, boat or RV, we have competitive rates. Vehicle loans starting as low as 4.0% APR and RV's and Boats as low as 5.25% APR.



Or, maybe you're in need of a new appliance such as a washer, dryer or refrigerator or you are getting starting with your holiday shopping, we offer personal loans as low as 8.9% APR (with approved credit).

Give us a call today to see how we can help you with your loan needs.

Holidays

The Credit Union will be closed on the following dates:

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

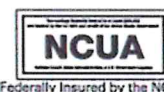
Lobby Hours:

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

Be sure to like and follow us on Facebook for up to date information on holiday closures or bad weather closures 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
Austin Covington, 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