



Protecting Yourself from Fraud

Fraud is an increasingly common concern, and it is important to stay alert. We are committed to helping you protect yourself and keep your account secure.

Be aware of fraudsters impersonating employees of financial institutions through phone calls, emails and text messages in an attempt to gain access to your accounts. These fraudsters may:

- Use caller ID spoofing so calls appear to be from a legitimate phone number
- Ask for accounts numbers, online banking credentials, or one-time passcodes
- Request that you provide recent transaction activity
- Include suspicious links in emails or text messages that imply you must act in order to maintain access to your account, verify your identity, or confirm account activity.

Please remember that the credit union will never ask you to provide sensitive information in this manner.

If you receive a suspicious call, text, or email:

- Do not provide any information
- Hang up immediately
- Call the credit union using our official phone number listed on our website

Staying alert is your best defense. If something doesn't feel right, trust your instincts and contact us right away.

NOTICE **Changes to Service Fees**

Effective August 1, 2026 the following fees will be in force:

- Credit Union checks (3 per month free) \$5.00 per check after the first 3
- Cashier Check \$10.00 per check
- Voided credit union check \$10.00
- Safe Deposit Box-Drill box-lost key \$350.00

Holidays

The Credit Union will be closed on the following dates:

Fri. & Sat., July 3 & 4, 2026
Independence Day
Mon. Sept. 7, 2026
Labor Day
Mon. Oct., 12, 2026
Columbus Day
Wed. Nov. 11, 2026
Veteran's Day
Thurs. & Fri., Nov. 26 & 27, 2026
Thanksgiving
Thurs. & Fri., Dec. 24 & 25, 2026
Christmas
Fri., Jan. 1, 2027
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
Rudolph Olivas, Director
Vona Hudson, Director
Elizabeth Love, 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
Courtney Hogeda, 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@cud.texas.gov
Website: www.cud.texas.gov