

# GREAT NEWS!



## President's Message

### Important Reminder: Protect Your Personal Information

At Greater Texas Credit Union, your security is our top priority. As the dangers of financial scams and fraud continue to evolve, it's more important than ever to stay vigilant in protecting your personal information. Scammers may impersonate legitimate businesses, friends, or even family members to gain your trust. These fraudsters often seek out critical details such as Social Security numbers, account numbers, passwords, and other sensitive information to commit identity theft or fraud. It's important that you be cautious of unsolicited requests for this type of information.

#### Here are some red flags to watch out for:

- Unexpected contact, especially from unfamiliar sources.
- Requests for sensitive information via email or text.
- A rapid succession of personal questions.
- Requests for highly sensitive data, such as your Social Security number or online banking credentials.
- Emails or phone calls from unfamiliar addresses or numbers claiming to be from reputable organizations.
- Emails from free services like Gmail.
- Poor grammar or spelling errors.
- Pressure to act quickly or threats if you hesitate.

Remember, legitimate organizations typically do not request sensitive information through unsolicited communications. If someone asks for too much personal information or seems unusually interested in your details, consider it a red flag. Always verify the request by contacting the organization directly using their official contact details.

Finally, remember the credit union will never call you or text you requesting your personal information. Never give your account numbers, social security number, or online banking credentials to anyone who calls you, emails you, or texts you requesting it.

Your vigilance is essential in protecting your personal information and your money.

Stay safe and secure,

*H. N. Baker*

**Howard N. Baker II**  
President, Chief Executive Officer  
Greater Texas | Aggieldand Credit Union



## Protect Yourself from Fraud

### IMPOSTER SCAMS

Impostor scams are a form of fraud where criminals pose as someone they're not in order to trick you into providing money or sensitive information. These scammers often create a sense of urgency or fear to pressure victims into acting quickly without thinking critically about the situation or can create a sense of false security through a new or established relationship. Here are some types of impostor scams to look out for:

#### Government Agency Impersonation:

One of the most common types of impostor scams involves criminals posing as representatives from government agencies such as the Social Security Administration, Medicare, or the Internal Revenue Service (IRS). These scammers may claim there's an issue with your account, benefits, or taxes that requires immediate attention. They often threaten legal action or loss of benefits if you don't comply with their demands, which typically involve making payments or sharing personal information.

#### Grandparent Scam:

This heartbreaking scam targets older adults by impersonating a grandchild or other young relative in distress. The scammer might claim they've been arrested, involved in an accident, or stranded in a foreign country and urgently need money. They often beg the grandparent not to tell their parents, exploiting the victim's desire to help and maintain confidentiality.

#### Celebrity Impersonation:

Scammers may pose as celebrities or their representatives, offering fake meet-and-greet opportunities, exclusive merchandise, or investment opportunities. These scams often spread through social media platforms, taking advantage of fans' enthusiasm and trust in their favorite stars.

#### Debt Collector Impersonation:

In this scam, criminals pretend to be debt collectors, often for debts that don't actually exist or have already been paid. They may use aggressive tactics and threats of legal action to pressure victims into making immediate payments.

#### Utility Company Representative:

Scammers may pose as representatives from utility companies, claiming that your account is overdue and threatening to cut off services unless immediate payment is made. They often demand payment through untraceable methods like gift cards or wire transfers or cryptocurrency.

#### Tech Support Scams:

These scams involve criminals posing as technical support representatives from well-known companies like Microsoft or Apple. They may claim your computer has a virus or other issues and offer to fix it remotely, ultimately gaining access to your device and personal information.

#### Romance Scams:

In these long-con scams, criminals create fake online dating profiles and build emotional relationships with victims over time. Once trust is established, they begin asking for money, often citing emergencies or travel expenses to meet in person.

CONTINUE READING ON NEXT PAGE »

# Greater Good

SPOTLIGHT



## SAN MARCOS TEXAS GIVES BACK

Greater Texas Credit Union sent Greater Good volunteers from across the regions to join forces in San Marcos to support the city-wide sustainable move-out program known as SMTX Gives Back, formerly, the Bobcats Giveback.

Greater Texas helped promote the sustainability effort through its corporate sponsorship of the campaign, which helps provide organization and supplies to expand the reach of the program. Employees from the credit union also contribute by serving as volunteers to help with the labor of sorting and

distributing through the collection of unwanted household goods.

A dozen credit union employees sorted through volumes of household items collected at 33 apartment complexes - the highest level of participation of the annual campaign - and student housing.

So far this year's collection has brought in nearly 20,000 pounds of goods that is being redirected to local nonprofits, recycling centers, and reuse businesses.

Here's some ways you can protect yourself from impostor scams:

**1. Verify identities:**

If you receive a suspicious call or message, hang up and contact the organization directly using a verified phone number or website.

**2. Don't act on pressure:**

Take time to think and verify information before making any decisions or payments.

**3. Use secure payment methods:**

Avoid using gift cards, wire transfers, or cryptocurrency for payments to unfamiliar parties.

**4. Protect personal information:**

Never share sensitive data like Social Security numbers or bank account details unless you've initiated the contact and verified the recipient's identity.

**5. Stay informed:**

Keep up-to-date on common scams and share this information with friends and family, especially those who may be more vulnerable to fraud.

**6. Use privacy settings:**

On social media, limit the amount of personal information visible to the public to reduce the risk of scammers gathering details about you or your loved ones.

**7. Trust your instincts:**

If something feels off or too good to be true, it probably is. Don't be afraid to end communication or seek a second opinion.

**What to Do If You've Been Scammed**

If you believe you've fallen victim to an impostor or impersonator scam:

1. Report the incident to local law enforcement and file a complaint with the Federal Trade Commission (FTC) at [ftc.gov/complaint](https://ftc.gov/complaint).
2. Contact your credit union/bank or credit card company immediately if you've shared financial information or made payments.
3. Change passwords for any accounts that may have been compromised.
4. Monitor your credit reports for any suspicious activity.
5. Consider placing a fraud alert or credit freeze on your credit reports to prevent further damage.

Impostor and impersonator scams continue to evolve, taking advantage of new technologies and exploiting human psychology. By staying informed, remaining vigilant, and fostering a healthy skepticism towards unsolicited communications, you can significantly reduce your risk of falling victim to these deceptive practices. Remember, legitimate organizations will never pressure you into immediate action or demand payment through unconventional methods. When in doubt, take a step back, verify independently, and trust your instincts. By working together to spread awareness and report suspicious activities, we can help protect our communities from the financial and emotional harm caused by these scams.

Learn more about how to protect yourself from fraud [HERE](#)

## Upcoming Holidays

**CLOSURE ALERT**

All credit union offices will be closed in observance of the following holidays. But fret not—online and mobile banking are here for your 24/7!

**Columbus Day**  
MONDAY, OCTOBER 14TH

**Veterans Day**  
MONDAY, NOVEMBER 11TH

**Thanksgiving Day**  
THURSDAY, NOVEMBER 28TH

**Christmas**  
WEDNESDAY, DECEMBER 25TH

**New Year's Day**  
WEDNESDAY, JANUARY 1ST

Find a complete list of holiday closings here:

[gtfcu.org/holidays](https://gtfcu.org/holidays)

# Greater Texas Credit Union Annual Error Resolution Notice

In Case of Errors or Questions about Your Electronic Transfers:

 CALL US: 800-749-9732

 WRITE US: 12544 Riata Vista Circle, Austin TX 78727

Contact us as soon as possible if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than **60 days** after we sent the FIRST statement on which the problem or error appeared.

**TO REPORT AN ERROR:**

1. Tell us your name and account number (if any)
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error; and
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. To the fullest extent permitted by applicable law, we may require that you submit any claim on our prescribed form with any applicable documentation or proof attached.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point of sale, or foreign initiated transactions we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. If we ask you to put your complaint or question with respect to a new account in writing and we do not receive it within 20 business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## Call for Nominations

JOIN GREATER TEXAS CREDIT UNION'S  
BOARD OF DIRECTORS



As part of our ongoing commitment to excellence, the Nominating Committee will convene to evaluate potential candidates for the expiring terms on the Board of Directors in preparation for the 2025 Annual Meeting.

If you have a keen interest in becoming a vital part of the Board of Directors, or if you know someone whose dedication aligns with our mission, we encourage you to request an application by reaching out to us at: [NominatingCommittee@gifcu.org](mailto:NominatingCommittee@gifcu.org)

The nomination period will be open from  
**October 1, 2024 to October 31, 2024**

Please ensure that completed applications are submitted no later than **October 31, 2024** for consideration by the Nominating Committee.

Thank you for your participation in this exciting opportunity to shape the future of Greater Texas Credit Union.