

Q2 2021

GREATER TEXAS
CREDIT UNION

AGGIELAND
CREDIT UNION

Spring Insights



Watch Out for These Scams as the Country Moves Toward Reopening

Account Takeovers

Shorter hours and percentage-capacity rules mean many consumers are still shopping remotely. This leads to an increase in online retail scams, like account takeovers, where scammers hack a company's database to break into a customer's account. Using the customer's remembered payment information, the scammer goes on to place large orders to their own address — all on the client's dime.

Protect yourself - Account takeovers are most commonly pulled off on dormant accounts. Outsmart the scammers by checking your retail accounts for sudden orders, or deleting remembered information on accounts you rarely use.

Job Scams

The FBI is warning against a surge in scams in which cybercriminals pose as employers by spoofing websites and posting bogus job openings on online boards. Sometimes, they'll even conduct "interviews" with applicants. The scammers ask for personal information, and may demand payment before the "application" can be processed. Of course, there is no job waiting for the applicant, their information is in danger of being abused and they'll never see that money again.

Protect yourself - Beware of outrageous job claims that promise big money for little work. Never share sensitive information online with an unverified source. Finally, before agreeing to an interview, research an alleged company on the Better Business Bureau website.

The Contact Tracer Scam

The FTC is warning of a new ruse in which scammers impersonate a COVID-19 contact tracer and reach out to people via phone call or text message. They'll ask for the victim's personal information, including their Social Security number, claiming they need it for their work. They'll use this information to pull off identity theft or hack the victim's accounts. Sometimes, the scammer will ask the victim to click on an embedded link, which will grant them access to the victim's phone.

Protect yourself - Contact tracers will always identify themselves and their department. If a contact tracer reaches out to you, verify authenticity by researching this information. Most importantly, they have no need for your Social Security number nor will they ask for it. Stay aware and stay safe!

Greater Texas | Aggieldand has after-hours phone support for your debit and credit cards!

Call our after-hours phone support line at (800) 292-9375 for assistance with your debit or credit card.

Our after-hours team can assist you with:

- Card Declines
- Unlocking PIN
- Travel Notices
- Order Replacement Cards
- Report Lost/Stolen Cards
- Credit Card Payments

After-hours phone support is available Monday-Saturday after the credit union closes and all day and night on Sunday. Holidays, too!

When you need help with your debit or credit card, we'll be there - any time!

Find Your Happy Place



These days we're spending more time at home than ever before. So, let Greater Texas | Aggieldand credit union help make your home, your happy place!

We're offering home purchase, home refinance and home equity loans at rates as low as 2.500% APR.¹

And to make your Home Sweet Home a little sweeter, we are waiving 1% of closing costs, up to \$5,000, and NO ORIGINATION FEES.²

Let us help bring a smile to your face. Apply today! Visit www.gtfcu.org for more details.

¹ APR=Annual Percentage Rate. Membership required. Rate is subject to change. This is not an offer of credit and subject to the terms and conditions of Greater Texas Federal Credit Union. Greater Texas Federal Credit Union (NMLS#450182) offers mortgage loans by partnership with TruHome Solutions, LLC (NMLS#284608).

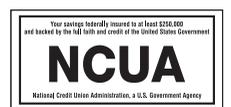
² No closing cost mortgage details. Offer available on the following products only: GreaterTX 30, GreaterTX 20, GreaterTX 15, GreaterTX 10, and GreaterTX 5-year fixed rate mortgages, GreaterTX 10/1, GreaterTX 7/1 and GreaterTX 5/1 adjustable rate mortgages, and home equity loans. Offer only applies to portfolio loans and is not available for investor loans. All applicants must meet standard underwriting guidelines. Maximum Loan-to-Value ratio for all Mortgage Loans in this promotion is 90%. The current available Annual Percentage Rates are between 2.500% APR and 4.875% APR depending on your creditworthiness and type of mortgage product selected. Rates are subject to change. This offer does not apply to refinances of existing Greater Texas Federal Credit Union mortgage loans, unless the new loan amount exceeds the loan being refinanced by at least \$50,000.00. You will be required to maintain property insurance throughout the life of the loan and title insurance is required on any 1st Mortgage. Offer is valid for applications submitted between March 1, 2021 through June 30, 2021 and the loans must close by 5:00PM CST on August 31, 2021. If loan is paid off within 36 months from the date of closing, the borrower must reimburse the full amount of closing costs paid on their behalf. Offer applies to standard third-party closing costs associated with loan underwriting including underwriting fee, document preparation fee, survey and appraisal, and does not include loan payoffs, lien satisfactions, taxes, insurance or any recurring expense, home inspection, flood insurance, curative title, or other non-standard attorney or closing fee. Maximum amount of closing costs eligible to be paid by the Credit Union is the lesser of 1% of the loan balance, not to exceed \$5,000.00, and will not include amounts paid by other parties as part of the transaction. The borrower is responsible for closing costs exceeding this amount.

HOLIDAY CLOSINGS

Friday & Saturday, April 02 - 03 in observance of Easter

Monday, May 31 in observance Memorial Day

Monday, July 05 in observance Independence Day



Think you don't need identity theft protection? Think again.



Get Affordable Protection

Your data is traveling through the internet even when you're sitting right at home. Data breaches and compromises are becoming more common every day. That's why Greater Texas | Aggieland Credit Union is pleased to offer ID Shield.

What is Identity Theft?

Identity theft is officially defined as the deliberate assumption of another person's identity. In practice, it is a crime where a criminal acquires and uses the victim's personal information — such as a Social Security or driver's license number — engage in fraudulent or criminal activities.

Greater Texas ID Shield Can Help

Rest easy knowing ID Shield is watching out for risks and ready to take action if your identity is compromised.

Enjoy services like:

- Credit & Dark-Web Monitoring
- SSN Trace & Social Media Monitoring
- Full Service Restoration
- Lost Wallet Services
- 24/7 U.S.-Based Support
- Child Monitoring & Restoration

Get protected for as little as \$5/month! Protect yourself and your family from the stress & financial burden of identity theft.

Visit us online to learn more and enroll at www.gtfcu.org/id-shield.

Five Reasons to Pay YOURSELF FIRST

Paying yourself first, or prioritizing your savings, is the golden rule of personal finance.

Do you care more about the financial wellness of your local coffee shop - or your own? Paying yourself first means putting your own needs, and your own future, before anything else.

Start small with just \$100 each payday, or even a dollar a day, and watch your savings grow! Here are 5 excellent reasons to pay yourself first:

Build a Healthy Habit

When you train yourself to put aside a small amount of money each month, you might find you have more money to put away, even more than you thought!

Be More Mindful of Your Spending

Most people's needs will expand with their income. Stay one step ahead of the treadmill by paying yourself first!

Build a Nest Egg

You might start small, but you'll soon have a sizeable nest egg you can use for a vacation, to purchase a home or for retirement.

Create an Emergency Fund

Don't let a medical emergency or an unexpected expensive repair throw your budget. An emergency fund will keep you out of the debt trap.

Peace of mind

You'll sleep better at night knowing you have money socked away for emergencies or to fund expensive purchases.

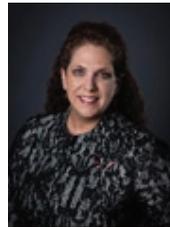
Planning for Your Retirement

Whether retirement is fast approaching or many years away, it's important to work with a financial consultant to structure a customized retirement plan. Putting the work in now can mean the potential for less to worry about in your golden years.

As financial consultants, we are interested in helping you arrange your finances so that you don't outlive your money. Together, we can develop a well thought out plan that can help guide you through retirement planning. Let us help create or review your retirement plan based on your current and anticipated circumstances.



Fernando Arenivas
Financial Consultant
Greater Texas Financial Solutions
(512) 657-1289
fernandoarenivas@gtfcu.org



Greta Messarra Woodward
Financial Consultant
Aggieland Financial Solutions
(512) 501-8260
gretamessarra@aggielandcu.org

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Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Internet Access

www.gtfcu.org or www.aggielandcu.org
Apply for a loan 24/7 by visiting our website.

Mobile App

Download our free mobile app at the Apple Store or Google Play.

Free & No-Fee ATM locations

You can use your ATM card at PLUS machines and participating 7-Elevens & Stripes worldwide, but if you use machines other than the ones listed above, the first five transactions per month are free, and you will be charged \$1 for every transaction after that.

Visit: www.gtfcu.org/services/find-an-atm

Phone/Voice Banking: 24 - hour Account Access

Our automated voice response system lets you check your balance, transfer money, even apply for a loan, all over the phone, from anywhere in the world, 24 hours a day, 7 days a week, for free!

Nationwide toll-free: 1-800-749-0179