

# GREAT NEWS!



## President's Message

The credit union is more prepared than ever to tackle the ever-changing financial needs of our membership. From borrowing for your first home to saving for retirement, Greater Texas | Aggieland Credit Union is here for you.

One of the most important parts of a solid financial plan is insurance, and we're here to help you with that, too. We created Greater Texas | Aggieland Insurance Solutions to provide affordable insurance options to our members, who on average are seeing savings of 25%, or about \$333 per year.

Our insurance platform does the shopping for you, giving you access to top-tier insurance providers for just about anything – vehicle, property, business, and more. We even offer pet insurance!

I encourage you to visit [GreaterTexasInsuranceSolutions.com](http://GreaterTexasInsuranceSolutions.com) or [AggielandInsuranceSolutions.com](http://AggielandInsuranceSolutions.com) and get your insurance quote to see just how much you could save.

Thank you for your membership,

*H. N. Baker*

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



## Protect Yourself from Fraud

### Scams to Avoid in the Summertime



Summertime is upon us, and vacations with family and friends are on the rise. Unfortunately, scammers never take a vacation, so protect yourself from summertime scams with these helpful tips:

#### Avoid "free" vacation scams

Travel scams pop up every year as summer approaches! You may get an unexpected letter, phone call, email or text message saying you've won an all-expense-paid luxury vacation or cruise. But if you're asked to provide sensitive information or pay a fee to claim your "prize," you're dealing with a scammer, not a trustworthy company. Remember, if something seems too good to be true, it probably is.

#### Book vacation rentals carefully

Booking a stay in a private home or apartment can be a convenient and budget-friendly alternative to hotels.

CONTINUE READING ON NEXT PAGE »

# Greater Good

## SPOTLIGHT

### THE 46TH ANNUAL STATESMAN CAPITOL 10K In Austin, TX

Greater Texas Credit Union employees were joined by friends and family on Sunday April 16th in Austin, Texas to volunteer and hand out finisher medals at the 46th Annual Statesman Capitol 10K.

Beginning in 1993 the Capitol 10K race donated from its event to local community non-profit organizations, with 20 organizations receiving funds. Including the 2022 event, the Statesman, participants, and sponsors have donated over \$3 Million to the Austin community. The 2022-2023 Race Beneficiary is the Mike & Sherry Project. It was established in 2019 with a mission to provide accessible mental health care to individuals working in the Austin restaurant, bar and hospitality industry.

At Greater Texas | Aggieland Credit Union we believe that giving back is an essential part of our mission as an organization, and we are incredibly thankful for our staff and members who embody this belief through the volunteer work that they do in their local communities and beyond.



(PROTECT YOURSELF FROM FRAUD, CONTINUED)

However, it's important to watch for rental listings that aren't what they seem. Con artists have been known to draw victims in with fake photos, discounts and amenities. Some scammers even list properties that they don't own.

To protect yourself, only use reputable vacation rental services that verify properties and owners, and read reviews from other guests. When you're ready to reserve your stay, pay through the booking company instead of sending money to the owner directly, and make sure they have a protection policy for guests

**Road tripping? Watch for Card Skimmers**

If you're heading out on the road this summer, remember to use caution at unfamiliar gas stations and ATMs. Criminals can steal credit or debit card information by attaching illegal "skimmer" devices to gas pumps and ATM card readers.

**Here are a few tips for spotting a skimmer:**

- » Look for signs of tampering, such as broken pieces or sticky glue on any part of the machine.
- » Wiggle the card reader itself. If it feels loose, it might be a skimmer.
- » Look at the keypad. Does it appear raised?
- » Open up your phone and connect to Bluetooth, if a string of letters and numbers appears, a skimmer may be attached to a device nearby.
- » When in doubt, find another gas pump or ATM.
- » As always, monitor your account statements regularly for any charges you didn't make. Scammers will often "test" stolen card data by charging a few cents at a time, so look carefully.

**Use credit cards for travel spending**

Credit cards are a smart choice for travel spending because they offer greater fraud protection than debit cards and cash. If your card is accidentally lost or stolen, it will be easier to freeze your account and dispute unauthorized transactions.

If you're planning on traveling internationally, call your credit card company in advance so they know to expect activity from a different country. When you return from your trip, review your statement carefully to spot any suspicious charges.



SCAN TO FIND A FREE ATM NEAR YOU!

**Find a Fee-Free ATM**

Easily access your account!

With your Greater Texas or Aggieland Credit Union ATM or debit card, use surcharge-free ATMs at 7-Eleven and Stripes locations nationwide.



**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!

**Independence Day**

**TUESDAY, JULY 4TH**

**Labor Day**

**MONDAY, SEPTEMBER 4TH**

Find a complete list of holiday closings here:

[GTFCU.org/Holidays](https://www.gtfcu.org/Holidays)

**Board of Directors**



The Greater Texas | Aggieland Credit Union Board of Directors gives many hours of their time and talent to help guide this credit union, and we are thankful for their service.

