

GREAT NEWS!



President's Message

The fall season often reminds us of what is most important – spending time with family and friends, giving back to those in our communities who need us most, and maybe, if time allows, enjoying some college or pro football. As we head into the Holiday Season, we want you to know we're here for you. From getting your home in tip-top shape for a festive family feast to making this Christmas one that will be remembered for years to come, the credit union can help you enjoy and celebrate the season:

- **Pay safer.** With our mix of 24/7 fraud monitoring and VISA Zero Liability, you can rest assured that you're safe to pay with your debit or credit card wherever you need to. Use your Greater Texas | Aggieldand Visa card online or in-store for the most protected way to pay.
- **Plan ahead this year.** Instead of racking up high-interest credit card debt for your holiday shopping list, finance your holiday spend with a low-rate personal loan. You'll get a manageable monthly payment and no credit card billing surprises when it's time to pay. Apply today at gtfcu.org.
- **Get your home ready for company.** Whether you're in need of new furniture, new floors, or a whole new kitchen, now is your chance to tackle the honey-do's in time for the holiday festivities. We have financing options for any size home improvement project, so give us a call to find out more about how we can help.

As we embark on the holiday season, we remember that we exist to serve you. We are honored to be your credit union, and are pleased to offer financial services designed to provide value to you and your family. Thank you for choosing Greater Texas | Aggieldand Credit Union.

Happy Holidays!

Sincerely,

H. N. Baker

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



Protect Yourself from Fraud

Charity and Disaster Fraud

Charity fraud schemes seek donations for organizations that do little or no work—instead, the money goes to the fake charity's creator. While these scams can happen at any time, they are especially prevalent after high-profile disasters and during the holiday season.

Charity fraud scams can come to you in many forms: **emails, social media posts, crowdfunding platforms, cold calls, etc.**

Always use caution and do your research when you are looking to donate to charitable causes.



Protect Yourself

The following tips can help you avoid these schemes:

- Give to established charities or groups whose work you know and trust
- Be aware of organizations with copycat names or names similar to reputable organizations
- Be wary of new organizations that claim to aid victims of recent high-profile disasters
- Give using a check or credit card. If an unfamiliar charity or organization asks you to donate through cash, gift card, virtual currency, or wire transfer, it is probably a scam.

[CONTINUE READING ON NEXT PAGE »](#)

Greater Good

SPOTLIGHT

The House that Credit Unions Built AUSTIN HABITAT FOR HUMANITY

Now in its third year, the Austin Habitat for Humanity's House that Credit Unions Built had their official Wall-Raising Thursday, September 15, 2022! Greater Texas | Aggieldand Credit Union, along with the Austin Chapter of Credit Unions and other Central Texas credit union partners are sponsoring and providing staff to help build a house this fall.

As you know, credit unions are not-for-profit financial coop-

eratives and operate under seven cooperative principles. Two of those principles are cooperation among cooperatives and concern for the community. This project is a perfect example of turning words into action with the collaborative partnership of Greater Texas | Aggieldand, the Austin Habitat and local credit unions. To learn more and donate, visit: austinhabitat.org/support-us/special-builds/house-that-credit-unions-built



(PROTECT YOURSELF FROM FRAUD, CONTINUED)

- Practice good cyber safety:
 - » Don't click links or open email attachments from someone you don't know.
 - » Manually type out links instead of clicking on them.
 - » Don't provide any personal information in response to an email, robocall, or robotext.
 - » Check the website's address—most legitimate charity organization websites use **.org**, not **.com**.
 - » Check Charity Navigator to see the ranking of the organization: charitynavigator.org

Report Fraud

If you're a victim of charity or disaster fraud or have information about these types of schemes, you can:

- Contact your state consumer protection office
- Report fraud to the FBI: tips.fbi.gov
- File a complaint with the Federal Trade Commission

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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 calendar days** after we mailed the FIRST statement on which the problem or error originally appeared in order to retain your full rights to a timely investigation and/or provisional credit (if applicable).

TO REPORT AN ERROR:

1. Tell us your name and number
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
4. Supply us with any documentation or proof upon our request

Regardless of how you initially notify us we may require that you complete a written claim using our forms within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time to conduct an investigation, we may take up to 45 calendar days and will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have 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 (including by completion of a written claim using our forms) and we do not receive it within 10 business days, we may not credit your account.

If you give notice of an error within 30 calendar days after the first deposit to a new account was made (and you have not had any other account with us for at least 30 calendar days at that time) or if your notice of an error involves a transfer that was a foreign-initiated or POS-initiated transaction, we will tell you the results of our investigation within 90 days after we hear from you. For these types of error notices, we may take up to 20 business days to provisionally credit your account. As with error notices for other types of transactions, if we ask you to put your complaint or question in writing (including by completion of a written claim using our forms) and we do not receive it within 10 business days, we may not credit your account. We will tell you the results of our investigation within three business days after completing the 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.

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 10

Veterans Day
FRIDAY, NOVEMBER 11

Thanksgiving Day
THURSDAY, NOVEMBER 24

Christmas
SATURDAY, DECEMBER 24
& MONDAY, DECEMBER 26

New Year's Day
MONDAY, JANUARY 2

Find a complete list of holiday closings here:

gfcu.org/holidays

We're Looking for Top-Tier Talent!

Visit GTFCU.org/Careers to apply



Nominations to the Board of Directors

The Nominating Committee will meet soon to review possible candidates for the expiring terms on Greater Texas Credit Union's Board of Directors. If you would like to be considered for a position on the Board of Directors, please contact Alesha Willis at Alesha.Willis@gfcu.org for an application.

Please mail your completed application by
December 31, 2022 to:

Nominating Committee
c/o Greater Texas Credit Union
ATTN: Alesha Willis
12544 Riata Vista Circle
Austin, TX 78727

GREATER TEXAS CREDIT UNION | **AGGIELAND CREDIT UNION**

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Insurance products are not insured by NCUA or any Federal Government Agency; are not a deposit of or guaranteed by the Credit Union or any Credit Union Affiliate; and may lose value. Any insurance required as a condition of the extension of credit by Greater Texas | Aggieland Credit Union need not be purchased from our Agency but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the customer's choice.