

# GREAT NEWS!



## President's Message

The beginning of a new year is always a special time—a chance to pause, reset, and reflect on what matters most. It's an opportunity to realign priorities, set meaningful goals, and embrace the possibilities that lie ahead with positivity and hope.

### Protection that's Personal

The right insurance coverage can make all the difference in life's unexpected moments. It's about more than just protecting assets—it's about ensuring peace of mind for you and your loved ones. Whether it's covering the smallest and furriest member of your family with pet insurance or safeguarding life's biggest celebrations, like your wedding day, Insurance Solutions will help you prepare for whatever life may bring. From homes to vehicles and everything in between, we offer a one-stop shop for the coverage you, your family, and your belongings need.

[greatertexas.insuranceaisle.com/home](http://greatertexas.insuranceaisle.com/home)

### Building a Stronger Foundation

Time flies, especially when it comes to raising kids. Before you know it, college and other educational expenses are on the horizon. Starting now with the right savings or investment plan can help turn those future costs into manageable milestones. And it's not just about planning for others—it's about creating a legacy of your own. Whether through work, community involvement, or inspiring the next generation, a well-thought-out retirement plan can ensure your goals and dreams become a reality. Our teams at Greater Texas Financial Solutions and Aggieldand Financial Solutions are ready to partner with you to explore these options and more.

[gtfcu.org/greater-texas-financial-solutions](http://gtfcu.org/greater-texas-financial-solutions)

As we step into a new year, Greater Texas | Aggieldand Credit Union embraces the opportunities ahead with a renewed sense of purpose and focus. We are truly thankful for you, our members, whose trust and dedication strengthen not only this credit union but the communities we proudly serve together. Here's to a year full of potential, progress, and shared success.

Warmest Regards,

*H. N. Baker*

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



## Protect Yourself from Fraud



### Proactive Fraud Prevention and Safety

#### Online Fraud Prevention and Safety: What to Do

In today's digital age, the internet is an integral part of our daily lives, making tasks more convenient but also exposing us to potential risks. Understanding how to protect yourself against these threats is crucial for maintaining your online safety. This article will guide you through effective strategies for preventing online fraud and ensuring your personal information remains secure.

#### Understanding Online Fraud

Online fraud encompasses a variety of illegal activities conducted via the internet. These include identity theft, phishing scams, credit card fraud, and cyberstalking, among others.

#### What to Do for Online Safety

##### 1. Use Strong, Unique Passwords

Create strong passwords for all your online accounts that should be at least 12 characters long and include a mix of letters, numbers, and symbols. Consider using a password manager to keep track of your unique passwords.

##### 2. Enable Two-Factor Authentication (2FA)

Whenever possible, enable two-factor authentication for an added layer of security for financial accounts.

##### 3. Keep Software Updated

Regularly update your software and operating systems on all devices to protect against vulnerabilities. This includes antivirus software, which should be kept up to date to detect and neutralize threats.

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## Greater Good

SPOTLIGHT

### Ronald McDonald House Charities of Central Texas

Since 1985, Ronald McDonald House Charities of Central Texas (RMHC CTX) has supported over 17,000 families with more than 100,000 room nights at their Ronald McDonald House and Family Rooms, ensuring families can focus solely on their child's health during challenging times. For over 10 years, Greater Texas Credit

Union has proudly partnered with RMHC CTX. This year, Greater Texas is sponsoring a family room in Austin, providing grab-and-go meal kits, volunteering with the Family Meal Program, and supplying a Happy Wheels Cart with snack packs for Bryan/College Station families.



4. **Secure Your Wi-Fi Network**

Ensure your home Wi-Fi network is secure by using a strong password. Public Wi-Fi networks are less secure so avoid conducting sensitive transactions over them unless using a virtual private network (VPN).

5. **Prepare Yourself for Phishing Scams**

Phishing scams are emails and messages by fraudsters pretending to be a trustworthy source or your financial institution. Always look out for suspicious links or attachments and verify the sender's authenticity before responding.

6. **Back Up Important Data**

Back up important files and data stored on your devices quarterly, by using external hard drives or cloud services. This ensures that you can recover lost data in case of malware attacks or device failure.

7. **Monitor Your Financial Accounts**

Weekly check your financial statements and credit reports for any unauthorized transactions or discrepancies. Early detection can help mitigate potential damage from fraud.

8. **Report Suspicious Activity Immediately**

If you suspect you've been targeted by an online scam or notice suspicious activity, report it immediately to your financial institution, relevant authorities, or service providers.

**Securing Your Online Profile**

**Review Privacy Settings:** Review and adjust privacy settings on social media accounts to control who can see your posts and personal information.

**Restrict Profile Access:** Limit who can view certain profile sections by setting appropriate privacy levels.

**Control Tagging Permissions:** Set permissions for how others tag you in photos or posts; this prevents unwanted exposure of personal information.

**Protect Photos of Family:** Uploading family photos online can be risky if privacy settings are not properly limited. Avoid geotagging photos with location data and be selective about which family moments are shared publicly versus privately.

By implementing good cybersecurity practices consistently across all aspects of digital life you protect yourself against evolving threats within our interconnected world.

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

**SET UP ACCOUNT ALERTS**  
FOR DIGITAL BANKING

Set up alerts for transactions and account activity to monitor your security in real time. Stay informed, stay protected.

[Learn More](#)

**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!

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

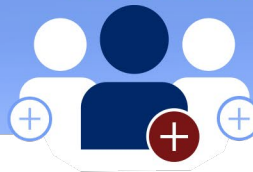
**Martin Luther King Jr. Day**  
MONDAY, JANUARY 20TH

**Presidents' Day**  
MONDAY, FEBRUARY 17TH

Find a complete list of holiday closings here:  
[gtfcu.org/holidays](http://gtfcu.org/holidays)

**GET REWARDED**

EARN UP TO **\$500 PER YEAR**  
FOR REFERRING YOUR FRIENDS



[Learn More](#)

**2025**  
**ANNUAL MEETING**

THE WESTIN AUSTIN AT THE DOMAIN

11301 DOMAIN DR  
AUSTIN, TX 78758

CHECK-IN: 5PM  
MEETING: 6PM

FEB 20, 2025

**See You There!**

Light refreshments and southside BBQ gift cards available for members\*

\*While supplies last

**Registration required**

On-site registration is limited, so register early to guarantee your spot

[Register Now](#)



# BOARD NOMINATIONS

The Nominating Committee, appointed by the Board of Directors, is pleased to announce the selection of this highly qualified nominee for the upcoming Board of Directors election during the 2025 Annual Membership Meeting. This individual has been chosen for his exemplary commitment to Greater Texas | Aggieland Credit Union and possess the skills necessary to lead us into the future.

## Mr. Kenneth L. Owens

Mr. Kenneth L. Owens is a passionate member of the credit union for over 30 years, and has been on the Greater Texas | Aggieland Credit Union Board of Directors for the last 3 years.

Mr. Owens previously served our members on the Supervisory Committee from 1989 until 1999, was on the Board of Directors from 1999 until 2011, and served as Board Chair from 2007-2009.

Mr. Owens has a juris doctorate degree, and is an attorney who is board certified in administrative law. He has served at the highest level of state government, including as the General Counsel of a large state agency, and as an Administrative Law Judge. He is also a graduate of the Governor's Executive Development Program.

His dedication and support of the credit union movement is fueled by a desire to make sure Greater Texas | Aggieland Credit Union is efficiently and effectively run.

We encourage all members to attend the 2025 Annual Meeting to learn more about this nominee and participate in the democratic process that guides the future of our credit union. The election results will be announced at the meeting. Your engagement and support are vital in ensuring the continued success of Greater Texas | Aggieland Credit Union!



**GREATER TEXAS**  
CREDIT UNION

**AGGIELAND**  
CREDIT UNION