

GREAT NEWS!



President's Message

I am excited to share that Greater Texas|Aggieland Credit Union recently received an Employee Engagement award from the Austin Chamber of Commerce for our Greater Good program! The credit union supports local communities and non-profits because it's the right thing to do, and receiving an accolade for our Greater Good initiative showcases how engaged and passionate our employees are about giving back.

So far this year, our employees have volunteered more than **600 hours** of their time to worthy causes across Texas. Additionally, the credit union has invested nearly **\$150,000** to support non-profits in categories such as education, fighting the root cause of homelessness, ensuring basic needs, senior services, disaster preparedness, and more.

Our commitment to the communities we serve continues to inspire us and push us forward in our mission, and we thank you for being a part of Greater Texas|Aggieland Credit Union. Together, we are stronger, and we look forward to continuing our journey of service and giving back.

Sincerely,

H. N. Baker

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



Protect Yourself from Fraud

After Storms, Watch Out for Scams

As storm season approaches for many, it is important to not only be prepared, but also to stay vigilant with your personal and financial information.

Natural disasters and severe weather can create opportunities for fraud in their wake, occurring at a time when people may be especially vulnerable, or targeting charitable intentions.

Scammers use phone, text, mail, email, and even go door to door to target residents of affected areas following hurricanes and damaging storms.

» Watch Out for Red Flags

First, know that officials with government disaster assistance agencies do not call or text asking for financial account information, and that there is no fee required to apply for or get disaster assistance from FEMA or the Small Business Administration. If someone calls claiming to be a government official, hang up and call the number listed on that government agency's official website.

» Avoid Post-Disaster Insurance Scams

If you get a phone call about an insurance claim or policy, don't give out any personal information or agree to any payment until you can independently verify that the call is legitimate. Contractors and home improvement companies may also call claiming to be partners with your insurance provider.

» Protect Yourself from Disaster Relief Charity Scams

Consumers should also be aware of scammers posing as representatives of charities seeking donations for disaster relief. Donate to trusted, well-known charities and verify all phone numbers. Do not open suspicious emails and always verify information in social media posts.

To report suspected fraud, call the FEMA Disaster Fraud Hotline toll free at **1-866-720-5721**. If you need to report other fraudulent activities during or following a natural disaster, please notify FEMA at **1-866-720-5721** or disaster@leo.gov. You can also file a complaint with the FCC about phone scams, or with the FTC about fraud.

<https://www.fcc.gov/consumers/guides/after-storms-watch-out-scams>

Greater Good

| SPOTLIGHT |

SAN ANTONIO FOOD BANK

Receives Greater Good Support

Credit union staff in the San Antonio region joined forces outside of the office at the San Antonio Food Bank recently to help prep food and clean in the community kitchen. The San Antonio Food Bank takes pride in fighting hunger, feeding hope in a 29-county service area, serving 100,000 individuals a week. Greater Texas Credit Union staff have made this non-profit a priority and dedicate time throughout the year to send teams to volunteer.



Colleen Cox, Regional Branch Manager shared "The San Antonio Food Bank serves one of the largest service areas in Southwest Texas. The food bank provides all the meals provided at Haven for Hope, a transformational homeless campus, which totals over 40,000 meals per month! When the local employees volunteer at the campus we are given the opportunity to be a part of the individuals and families journey to transform their lives. It is an extremely rewarding experience; we get more than we give."

SAVE
THE DATE



2024

ANNUAL MEETING

TRIUMPHANT LOVE LUTHERAN CHURCH



February 22, 2024



Check-In: 5pm
Meeting: 6pm



9508 Great Hills Trail
Austin TX 78759

SEE
YOU
THERE!

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.

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 9TH

Veterans Day
SATURDAY, NOVEMBER 11TH

Thanksgiving Day
THURSDAY, NOVEMBER 23RD

Christmas
MONDAY, DECEMBER 25TH

New Year's Day
MONDAY, JANUARY 1ST

Find a complete list of holiday closings here:

gtfcu.org/holidays

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 2024 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@gtfcu.org

The nomination period will be open from
October 1, 2023 to October 31, 2023

Please ensure that completed applications are submitted no later than **October 31, 2023** for consideration by the Nominating Committee.

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

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

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