



President's Message

Pardon Our Dust; We're Building Something Greater

Over the past three years, we've taken on some significant internal projects. They haven't all been visible, and they haven't been easy. But they matter. These changes are about making our systems more reliable, our tools more useful, and our service to members more responsive. It's work worth doing, and we want you to know where we're headed.

What's Already in Motion

System Infrastructure Overhaul

We completed a full core conversion in 2023. It was a heavy lift, but it gives us more flexibility, more stability, and fewer workarounds behind the scenes. This sets us up to deliver faster, more consistent service without patching things together. It also provides significant security infrastructure upgrades and allows us to deploy the modern banking, payments, and technology experiences you expect.

Digital Banking Improvements

We've rolled out a cleaner, more intuitive mobile banking experience. While the features and security remain the same, the interface has been updated so you can get your banking done faster in a modern digital banking environment. Our mobile app ensures you can check balances, move money, and keep track of your finances with ease.

Security Upgrades

We've added top talent and state-of-the-art systems to enhance the teams and technologies supporting cybersecurity and fraud prevention. These efforts are part of a larger strategy to harden our defenses, monitor threats in real time, and respond faster when suspicious activity occurs. Protecting our members' data and money is a responsibility we take seriously, and we've made the necessary investments to do it right.

Payments Platform Migration

We're in the process of transitioning to a more robust payments platform for debit and credit. The result is simpler management, better security, and fewer disruptions when issues arise. This upgrade gives us the flexibility to offer more relevant card features and tools in the future.

Austin Lamar Branch Relocation

We have relocated our Lamar branch, opening our doors to a new location on Mopac in Austin! It's better equipped, easier to access, and gives us room to grow. With expanded service areas, better technology, and improved accessibility, it reflects our long-term commitment to our community and the members who bank with us.

Why It All Matters

We are investing in our people and technologies to build a more resilient credit union that can support growth, handle complexity, and serve members well without relying on workarounds or outdated tools. These upgrades give us a stronger base to build from and ensure we can keep pace with what our members need, today and tomorrow.

Thank you, members, for being patient as we put these foundations in place. We appreciate your trust and continued membership.

H. N. Baker

Howard N. Baker II

President, Chief Executive Officer

Greater Texas | AggIELand Credit Union



Protect Yourself from Fraud

Understanding the Importance of Being Proactive with ChatGPT

In the realm of artificial intelligence, ChatGPT has emerged as a powerful tool that enhances communication, creativity, and problem-solving across various domains. However, with its open-source nature and the accessibility of shared data, it's crucial for users to adopt a proactive approach when utilizing this technology.



THE OPEN-SOURCE ADVANTAGE

ChatGPT, like many AI models, benefits from being open source. This means that its underlying code is publicly accessible, allowing developers and researchers worldwide to contribute to its development, optimize its performance, and tailor it for specific applications. The collective efforts of a global community can lead to rapid advancements and improvements in AI capabilities.

THE PRIVACY PARADOX

While the open-source nature of ChatGPT is advantageous for development purposes, it also presents unique challenges regarding privacy and data security. When using ChatGPT, anything shared within the platform can potentially be accessed by others. This means that users must exercise caution and avoid sharing any personal, private, or proprietary information.

WHY PRIVACY MATTERS

- 1. Data Breaches:** Sharing private details inadvertently could lead to unauthorized access or misuse of data. So, ensuring that sensitive information remains confidential is paramount.

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Supporting the Mission and Impact at Any Baby Can

Any Baby Can partners with families to build stability, develop skills, and unlock each child's full potential. Their mission and impact focus on a whole-family approach to creating stability and addressing physical, developmental and emotional well-being.

By donating time and talent, employees of Greater Texas Credit Union not only help Any Baby Can but also contribute to making

Austin a better place to live. Greater Good volunteers recently helped set up for their major fundraising gala, sent Camp Grey Dove campers off with a positive and encouraging celebration, yearly support the Bright Futures Luncheon and adopt families to support over the holidays.

>> [Learn More HERE](#) <<



PROTECT YOURSELF FROM FRAUD (CONTINUED)

- 2. **Intellectual Property Risks:** Sharing proprietary information within an open-source platform could result in unintended disclosure or even loss of competitive advantage.
- 3. **Personal Security:** Personal information such as addresses, phone numbers, or any other identifiable data should never be shared on platforms like ChatGPT to prevent risks such as identity theft or unwanted contact.

BEST PRACTICES FOR SAFE USE

- 1. **Anonymize Your Interactions:** When interacting with ChatGPT, ensure that you do not use real names or identifiable details. Use pseudonyms if necessary to maintain anonymity.
- 2. **Avoid Sensitive Topics:** Steer clear from discussing topics that involve confidential business strategies or personal issues that require discretion.
- 3. **Regularly Review Permissions:** If you are integrating ChatGPT into applications or systems, regularly audit permissions to ensure that only necessary access is granted.
- 4. **Educate Users:** For organizations implementing ChatGPT for team use, conduct training sessions on data privacy best practices to ensure everyone understands the importance of protecting sensitive information.
- 5. **Monitor Usage:** Keep track of how ChatGPT is used within your organization or personal projects to identify any potential risks early on.

LEVERAGING CHATGPT RESPONSIBLY

Despite the privacy considerations associated with ChatGPT's open-source nature, it can be a useful tool when used responsibly. ChatGPT can support tasks like brainstorming, drafting content, coding assistance, customer service automation, and more, as long as sensitive or personal information is not shared. Framing requests in a general and privacy conscious ways helps users benefit from the tool, while minimizing risks.

Being proactive when using ChatGPT is essential to maximize its benefits while minimizing potential risks associated with its open-source environment. By adopting robust privacy practices and fostering awareness about data security among users, individuals and organizations alike can harness the power of AI responsibly and effectively.

[CLICK HERE TO READ MORE](#)

COME SEE US AT OUR
NEW MOPAC BRANCH



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
FRIDAY, JULY 4TH

Labor Day
MONDAY, SEPTEMBER 1ST

Find a complete list of holiday closings here:
gtfcu.org/holidays



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