

# Q1 2021

**GREATER TEXAS**  
CREDIT UNION

**AGGIELAND**  
CREDIT UNION

*Winter Insights*



## \$50 for you, \$50 for them



**When you REFER A FRIEND to open and use a new Greater Texas | Aggieland Credit Union checking account!\***

At Greater Texas | Aggieland Credit Union, we know that our most valuable resource is our loyal members. We believe in providing top quality financial services to meet our members' needs, and we always strive to set an example of the "People Helping People" principles that have made us successful for over 65 years.

We are excited to introduce ReferLive: a refer a friend platform designed to encourage and incent existing members to refer their friends and family to open and use a new checking account at Greater Texas or Aggieland Credit Union. Both you and the friend or family member that you refer can earn a \$50 Visa® Reward Card for the qualified opening and use of a new credit union checking account. The rewards don't stop there; you can earn up to \$500 per year for making referrals!

How does it work?

1. Visit [www.referlive.com/gtfcu](http://www.referlive.com/gtfcu) to register as a referrer or stop by any credit union branch for more details.
2. Share the offer with friends and family via email, social media or text message.
3. Once your friend or family member registers, opens a new checking account and meets the account qualifications within 60 days of account opening, both you and the new account holder will each receive a \$50 Visa® Reward Card!

ReferLive is a great way for you to share Greater Texas and Aggieland Credit Union with your friends and family and be rewarded! If you have any questions, please feel free to visit your local branch or call ReferLive at (629) 888-9043.

Register now and start earning!

\*Terms & Conditions apply and are available at [www.referlive.com/gtfcu](http://www.referlive.com/gtfcu) or upon request at your local Greater Texas or Aggieland Credit Union branch.

## What is Identity Theft?

Identity theft occurs when someone uses your personal information without your consent to commit fraud or other crime. Information including your date of birth, name, driver's license, or Social Security Number can be used to steal your identity.

### How Is Your Identity Stolen?

Unfortunately, your information is always at risk and can be stolen long before you realize you're a victim, especially in today's digital world. Some common ways you can find out include being contacted by a debt collector or receiving bills in the mail about new accounts you didn't open and purchases you didn't make.

### 3 Common Ways Your Identity Can Be Stolen

1. Data Breaches—Occurs when a company's records are lost, viewed or stolen, and your personal information is exposed.
2. Hacking—Occurs when someone accesses your computer without authorization to commit identity theft or fraud.
3. The Dark Web—A hidden network of websites where cyber criminals buy and sell personal information.

Once identity thieves have your personal information, there are many ways they can use it to burden your financial future.

### Types of Identity Theft

#### Driver's License

Thieves can buy items under your name and create other forms of identification.

#### Mail Identity Theft

Used to retrieve financial info to open new accounts or change your address on bills.

#### Debit/Credit Card

Thieves steal your cards/account numbers to make unauthorized purchases.

#### Social Security Card

Often occurs from data breaches. Signs of theft include getting mail that incorrectly lists the last four digits of your SSN.

#### Online Shopping

Thieves use stolen payment data to make online purchases and ship them to another address.

#### Tax Identity Theft

Occurs when thieves have your name and SSN and use it to file a fake tax return.

#### Medical Identity Theft

Thieves use your health insurance information to obtain medical services.

## What is Identity Theft Protection?



Identity theft protection helps you proactively spot potential signs of fraud. While you can monitor your personal information alone by reviewing your credit reports regularly, keeping up with data breach news and freezing your credit files, identity protection services can help you prevent fraud too.

Greater Texas ID Shield offers everything from basic credit monitoring to comprehensive services with more in-depth monitoring and identity restoration support.

**For as little as \$5 a month you can protect yourself from identity theft. To learn more about your protection options, visit [www.gtfcu.org/id-shield](http://www.gtfcu.org/id-shield) today.**

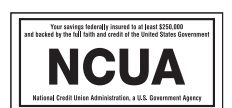
## HOLIDAY CLOSINGS

### Monday, January 18

in observance of Martin Luther King, Jr.'s Birthday

### Monday, February 15

in observance President's Day/Washington's Birthday



# Play It Safe At The Pump



## How To Protect Your Card From Gas Station Skimmers

When you're running low on gas remember these helpful tips before you fill up:

### Look before you swipe

Card skimmers are becoming harder to detect but that doesn't mean you can't spot the signs. Does the card reader panel seem discolored or loose? Can you see any exposed wires? Unusual scuff marks or scratches around the reader? These types of clues can point to the presence of a card skimmer.

### Check your phone

Sounds strange but your cell phone may be able to detect a gas pump skimmer. Thieves will sometimes use Bluetooth to communicate with their skimmers.

If you set your phone to scan for Bluetooth signals, the skimmer may show up on your phone as an unidentified device.

### Select "CREDIT"

A pump will usually ask if your card is a "debit card". If you answer "yes", you will be prompted to enter your PIN. If that pump has a skimmer attached, you'll be handing your PIN over to a thief who can use it to cause large losses in your account.

When paying at the pump, always select "CREDIT". The pump will ask for your zip code instead which is much less useful to a thief. Keep your PIN to yourself and don't take the chance of having it stolen at the pump.

### Trust your gut

There could be times when you just get a feeling that something isn't right. Perhaps there are strange people milling about or someone is getting a bit too close to you as you pull out your wallet or purse. Maybe someone even approaches you to ask for directions or to compliment your new car. If people are hanging around the pumps without actually pumping gas they may be trying to install a skimmer or even retrieve skimmer data. Either way, trust your instincts and leave if you feel uncomfortable.

## 2021 Fee Schedule

Fees are subject to change. Effective Feb. 01, 2021.

### ATM/Debit Card Fees:

ATM Cash Withdrawal/Balance Inquiry (Out of Network) [5 free per month / 7 free for Gold Star Accounts]	\$1.00/transaction
Expedited Card Delivery (2-Day/Next Day)	\$15.00/\$35.00 card
Foreign Currency Transaction	1% of purchase amount
International Rush Delivery	TBD/quote upon request

### Credit Card Fees:

Expedited Card Delivery (2-Day/Next Day)	\$15.00/\$35.00 card
Cash Advance (fee minimum \$2.00 and maximum \$30.00)	1% of total advance
Foreign Currency Transaction	1% of purchase amount
International Rush Delivery	TBD/quote upon request
Late Payment	\$30.00/payment

### Gift Card Fees:

Card Purchase	\$2.00/card
Lost/Stolen Replacement	\$25.00/card
Replacement Shipping (First Class/Rush)	\$10.00/\$35.00 card
Monthly Maintenance Fee after 12 months non-usage	\$5.00/month

### Share (Savings) / Share Draft (Checking) Fees:

Close account within 6 months of opening	\$5.00/account
Check Copy (2 free per month)	\$2.00/copy
Check Printing	Price Varies
Inactive Account (after 12 months with balance < \$100)	\$5.00/month
Overdraft Privilege Pay (ODP)	\$27.00/event
Returned/NSF/Overdrawn/Clearing Item	\$27.00/event
Stop Payment Request (Check or ACH)	\$27.00/request
Temporary Checks	\$1.00/4 checks
Third Party Return Check	\$10.00/draft

### Loan Fees:

External Account Payment by Phone (staff involvement)	\$10.00/payment
Indirect Loan Late Payment	5% of payment
Loan Late Payment	20% of interest owed
Loan Payment Transfer by Phone (staff involvement)	\$5.00/payment
Skip-a-Pay (maximum of 2 per calendar year)	\$25.00/loan per month

### Miscellaneous Fees:

Account Reconciliation/Research (Pro-rated - 1 hour minimum)	\$20.00/hour
Account Statement Copy	\$2.00/statement
Cashier's Check (Payable to other than member)	\$3.00/check
Count Loose Coin	10% of total
Early Withdrawal on IRA or Christmas Club Account	\$10.00/withdrawal
Foreign Currency Exchange	\$20.00/purchase \$10.00/sell back
Garnishment/Levy	\$50.00/event
Immigration Correspondence	\$25.00/letter
Invalid Account Address	\$5.00/month
Letter of Credit	\$25.00/letter
Money Orders	\$1.00/money order
Non-Member Check Cashing	\$5.00/check
On-Us Collection Item	\$5.00/draft
Outgoing Domestic Wire Transfer	\$15.00/transaction
Third Party Draft Collection – Domestic or Foreign Currency	\$10.00/draft
Transaction Request by phone (staff involvement)	\$5.00/call

### Safe Deposit Box Fees:

Drill Safe Deposit Box	Varies by request
Replace Safe Deposit Box Key	\$10.00/key
Annual Safe Deposit Box Rent	
3 X 5	\$20.00/year
3 X 10	\$30.00/year
5 X 10	\$40.00/year
10 X 10	\$60.00/year

## Announcing up to \$2,000 Coverage at No Cost to Members – Paid for by Greater Texas

Receive up to \$2,000.00 in complimentary coverage paid-in-full by Greater Texas Credit Union. Please accept this "Thank You" in appreciation of your continued loyalty.

### Get up to \$300,000 additional AD&D coverage

As a member of Greater Texas Credit Union, you are able to cover yourself and your family as well at group rates. We are always looking to help our members and their families. Now is a great time to provide additional financial help for your loved ones' future should the unexpected happen to you.

### Guaranteed Acceptance – No Medical Exams – No Health Questions

All make this plan easy to get. Plus, members are eligible to get additional coverage for themselves and their family — up to \$300,000 is available. Don't delay. Activate your no-cost-to-you benefit easily and quickly by going online today.

### All cash benefits are payable in one lump sum

You can use your benefits any way you want — pay monthly bills like:

- rent or mortgage
- credit card balances
- utilities
- groceries
- auto loans
- tuition and others

For details and to find out more — visit: [www.gtfcu.org/services/insurance](http://www.gtfcu.org/services/insurance)

### Internet Access

[www.gtfcu.org](http://www.gtfcu.org) or [www.aggieandcu.org](http://www.aggieandcu.org)  
Apply for a loan 24/7 by visiting our website.

### Mobile App

Download our free mobile app at the Apple Store or Google Play.

### Free & No-Fee ATM locations

You can use your ATM card at PLUS machines and participating 7-Elevens worldwide, but if you use machines other than the ones listed above, the first five transactions per month are free, and you will be charged \$1 for every transaction after that.

Visit: [www.gtfcu.org/services/find-an-atm](http://www.gtfcu.org/services/find-an-atm)

### Phone/Voice Banking: 24 - hour Account Access

Our automated voice response system lets you check your balance, transfer money, even apply for a loan, all over the phone, from anywhere in the world, 24 hours a day, 7 days a week, for free!

Nationwide toll-free: 1-800-749-0179