



President's Message

At Greater Texas | Aggieland Credit Union, our people truly are the heart of what we do. That's why I'm proud to share that we've been named a Best-in-Class Employer by Gallagher, the third largest insurance broker in the world. Gallagher's U.S. Best-in-Class Benchmarking Analysis surveyed 3,500 employers across 22 industries, profiling top-performing midsize (100–999 FTEs) and large (1,000+ FTEs) organizations to recognize those excelling in employee and organizational well-being.

To me, this recognition is so much more than a nice title. It's proof that the work we've done to build a supportive, people-first culture is making a difference. We want every team member to feel valued, to have room to grow, and to know that we care about their well-being.

From flexible work options and mental health support to strong retirement benefits and wellness programs, we've worked hard to make this a place where our 220+ employees can thrive. When we take care of our team, they're better equipped to take care of our members, and that's what this recognition is really about.

I'm grateful for the leadership team and every employee who makes this credit union what it is. This award is a milestone, but it's also a reminder to keep raising the bar. Our people deserve nothing less.

Thank you, members, for your continued support.

H. N. Baker

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



Protect Yourself from Fraud

THE DARK SIDE OF ONLINE LOVE: HOW TO SPOT AND STOP ROMANCE SCAMS



In today's digital age, finding love online has become increasingly common. However, as with any online interaction, there are risks involved. One such risk is the romance scam, which preys on individuals looking for companionship, often resulting in devastating financial and emotional consequences. Romance scams, also known as catfishing, involve criminals creating fake profiles on dating websites or social media platforms to establish romantic relationships with unsuspecting victims. Using carefully crafted stories, scammers build emotional connections with their targets before exploiting that trust for money or personal information.

Tactics Used by Scammers:

- 1. Building trust:**
Scammers often invest time in establishing a relationship with their targets. They create a sense of intimacy, showering their victims with attention and affection. This helps build trust and emotional connection.
- 2. Creating fictitious profiles:**
Scammers typically create fake online profiles, complete with attractive photos and personal details. These profiles are designed to appeal to their target demographic, making it easier for them to approach potential victims.
- 3. Expressing urgency:**
Scammers often create scenarios that invoke a sense of urgency, such as medical emergencies, travel issues, or sudden financial hardships, thereby pressuring their victims to act quickly. They may claim to be in dire situations or facing financial hardships, manipulating the victim's emotions and encouraging them to provide financial assistance.
- 4. Requesting money:**
Once the scammer has gained the victim's trust, they use emotional manipulation and exploit the victim's desire to help and support their romantic partner.

CONTINUE READING ON NEXT PAGE »

Greater Good | SPOTLIGHT |



GROWING TOGETHER WITH THE BOYS & GIRLS CLUB OF THE BRAZOS VALLEY COMMUNITY GARDEN

At Greater Texas | Aggieland Credit Union, giving back is part of who we are. Our Greater Good program recently partnered with the Boys & Girls Club of the Brazos Valley to help build a new community garden at their local club. This hands-on project gives kids a space to learn about healthy living, teamwork, and responsibility, all while having fun outdoors. It's just one of the many ways Boys & Girls Clubs create a positive, safe environment for youth to grow and thrive. Your membership helps us support organizations that make a lasting impact locally in the Brazos Valley and beyond.

5. Impersonating celebrities or professionals:

In some cases, scammers pretend to be celebrities, professionals or individuals of authority, such as military personnel or business owners. This adds credibility to their stories and makes it more difficult for the victim to suspect foul play.

6. Exploiting personal information:

Scammers may gather personal information about their victims during the course of their relationship. They can then use this information for further manipulation or even sell it on the dark web.

7. Love bombing:

Scammers often employ a technique known as “love bombing.” They overwhelm their victims with excessive attention, affectionate messages, and promises of a future together. This tactic is meant to create a deep emotional bond quickly.

Protecting Yourself from Romance Scams:

1. Be cautious with personal information:

Avoid sharing sensitive personal details such as your home address, phone number, or financial information with someone you have just met online. Scammers may use this information to exploit you later.

2. Research and verify:

Take the time to research and verify the person you’re communicating with online. Conduct a reverse image search of their profile pictures to check if they appear elsewhere on the internet. Be skeptical if you find multiple profiles under different names.

3. Trust your instincts:

If something feels off or too good to be true, trust those gut feelings. Scammers often make promises of love and affection quickly, trying to establish an emotional connection before asking for money.

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



2026

ANNUAL MEETING

TRIUMPHANT LOVE LUTHERAN CHURCH

 February 19, 2026

 Check-In: 5pm
Meeting: 6pm

 9508 Great Hills Trail
Austin TX 78759

SEE YOU THERE!

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 2026 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@gfcu.org

The nomination period will be open from
October 1, 2025 to October 31, 2025

Please ensure that completed applications are submitted no later than **October 31, 2025** 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 Credit Union Annual Error Resolution Notice

Your Rights if There’s an Error on Your Account:

At Greater Texas Credit Union, we want you to have complete confidence in your electronic transactions. If you ever notice something on your statement or receipt that doesn’t look right, or if you simply want more information about a transfer, please reach out to us right away.



CALL US: 800-749-9732



WRITE US: 12544 Riata Vista Circle, Austin TX 78727

When to Contact Us:

To protect your rights, please contact us within **60 days** after the date we sent the first statement on which the error or problem appeared (for electronic fund transfers such as ATM, debit card, ACH, or online transactions).

WHEN YOU DO, BE SURE TO SHARE:

1. Your name and account number,
2. The dollar amount of the suspected error, and
3. A description of the transaction in question and why you believe there may be an error.

If you notify us by phone, we may ask you to follow up in writing within 10 business days (20 for new accounts). While written confirmation helps us process your request quickly, your rights are not dependent on filling out any particular form.

How We Handle Your Concern

We will look into your concern promptly:

- In most cases, we’ll determine whether an error occurred within 10 business days (20 for new accounts).
- If we need more time, the investigation may take up to 45 days (or up to 90 days for new accounts, international transactions, or point-of-sale transactions).
- Should the review take longer, we will provisionally credit your account within 10 business days (20 for new accounts) so you have use of the money during the investigation.

If we request written confirmation and do not receive it within the time noted above, provisional credit may not be provided.

What Happens Next:

When our investigation is complete, we’ll let you know the outcome within three business days. If an error is found, we’ll correct it right away. If we determine that no error occurred, we’ll explain our findings in writing, and you are welcome to request copies of the documents we used in our review.

A Note on Other Errors:

Please remember: this notice applies specifically to electronic fund transfers covered under federal law (Regulation E). Other types of errors, such as those involving checks or deposits, may follow different timelines. Generally, those must be reported within 33 days from the date your statement is sent, as explained in your Membership and Account Agreement.

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 13TH

Veterans Day
TUESDAY, NOVEMBER 11TH

Thanksgiving Day
THURSDAY, NOVEMBER 27TH

Christmas Eve
WEDNESDAY, DECEMBER 24TH

Christmas
THURSDAY, DECEMBER 25TH

New Year’s Day
THURSDAY, JANUARY 1ST

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