

CREDIT UNION NEWS



Chair

Debbie Witte

Vice-Chair

Jay Streeter

Secretary /Treasurer

Jan Anderson

Members

Tom Champagne

Dennis Duniven

Roger Gaskamp

Kathy Oehlke

CREDIT UNION STAFF

Manager

Ron Hyde

Office Manager

Melissa Sutton

Member Services

Samantha Butler

Amanda Lobner

BANK ANYWHERE, ANYTIME WITH OUR MOBILE APP

If you're like most people these days, you're busy and you rely on the convenience of technology to simplify different aspects of your life. Money management, for one, is usually high on the list of stressors that consumers seek to streamline. Luckily, doing so has never been easier than by using our TexStar Federal Credit Union Mobile Banking app. Mobile Banking allows our members to access their accounts safely, affordably and efficiently, anywhere and anytime.

If you are interested, first enroll in our online banking service, then go to your app provider and look for TexStar Mobile. The download is free!

If you want your financial institution to be there, and be ready when and where you are, put the power of banking in the palm of your hand. Get started today by downloading our phone app, which now includes the remote photo deposit feature.

Bank anywhere,
anytime with our
MOBILE APP



The pandemic made 2020 miserable for most of us. But not for fraudsters and con artists. According to the Federal Trade Commission, consumers reported losing more than \$3.3 billion to fraud in 2020 - up from \$1.9 billion the year before.



Remember, neither the credit union nor other financial institution will ever contact you by email, mail, or phone asking for confidential information. Do not respond to anything suspicious. Contact us if you have concerns.

Help yourself by taking these steps:

1. Keep identity theft at bay. Don't click on links in unsolicited emails, and make sure your firewalls, anti-spyware, and anti-virus software are current. Use strong passwords, shred financial documents, and paperwork with personal information before you discard them, and guard your Social Security number.

Also be wary about giving out your birth date. Secure personal information, especially if you have roommates, employ outside help, or are having work done in your house.

**TexStar
Federal Credit
Union**

141 Park Place Blvd
Kenedy, Texas
78119



**Hours &
Phones**

Phone: 830-583-3443
Toll Free: (888)-583-3443
Fax: (830)-583-0203
Extension Numbers:

Melissa Sutton- 11
Amanda Lobner - 12
Samantha Butler 17

TexStar email:

services@texstarfcu.com

TexStar website:

www.texstarfcu.com

(cont. from page 1)

2. Stay alert to signs that require immediate attention, such as bills that do not arrive as expected, calls or letters about purchases, and unexplained credit or account statements or credit denials.

3. Review your credit report regularly. The law requires the major consumer reporting companies (Equifax, Experian, and TransUnion) to annually give you a free copy of your report at your request. Visit AnnualCreditReport.com, call 1-877-322-8228, or write Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Also inspect your financial statements and billing statements regularly, looking for charges you did not make.

4. Take defensive action if you find anything suspicious. Place a Fraud Alert on your credit reports. The alert tells creditors to follow special procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert. A call to one company is adequate: Equifax: 1-800-525-6285; Experian: 1-800-397-3742; or TransUnion: 1-800-680-7289. Close all accounts that have been tampered with or established fraudulently. File a police report to help you with creditors who may want proof of the crime. Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations. Go online to identitytheft.gov or call 1-877-438-4338; or write Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580.

Hours

Office and Drive-thru

Monday - Friday

8:30 AM - 4:30 PM

No longer closed for lunch



***Rates as
low as***

2.95 %

New - Used -Refinanced

*Loans subject to approval. Underwriting terms and conditions apply.
Call the office for more information.*

