

GREAT NEWS!



President's Message

Dear Members,

Happy New Year! As we begin 2024, I extend my warmest greetings to each and every one of you.

Your trust and loyalty are a driving force that sincerely motivates your credit union, and we are deeply grateful for the privilege of serving you. Our team is dedicated to exceeding your expectations and ensuring that 2024 becomes a year of growth, prosperity, and financial well-being for each member of our credit union family.

This year, your credit union is more committed than ever to strengthening our community bonds, fostering financial education, and exploring opportunities that empower you to achieve your financial goals. Whether you are planning for a major life event, saving for the future, or navigating unexpected challenges, know that your credit union is here to guide and support you every step of the way.

We wish you a year filled with joy, success, and meaningful achievements. Together, let us make 2024 a remarkable year.

Warmest Regards,

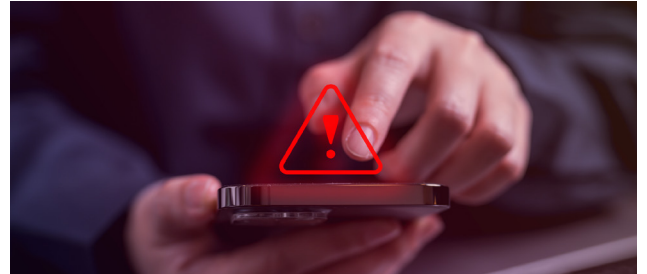
H. N. Baker

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



Protect Yourself from Fraud

Phone Call and Text/SMS Scams On the Rise



Your vigilance in avoiding banking scams and protecting your financial wellbeing is critical. Please be aware of the latest scams we are seeing an increase in:

Spoofting

Spoofting is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Scammers often use neighbor spoofting so it appears that an incoming call is coming from a local number, or spooft a number from a company or a government agency that you may already know and trust. If you answer, they use scam scripts to try to steal your money or valuable personal information, which can be used in fraudulent activity.

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Greater Good

SPOTLIGHT



GIVING BACK AT THE H-E-B FEAST OF SHARING

Edinburg team members spent their weekend in November serving their local community during the H-E-B Feast of Sharing at the McAllen Convention Center. This event has been a priority for those team members to volunteer at yearly, and they look forward to connecting with those around them while serving.

H-E-B Feast of Sharing is a series of festive gatherings that serve more than 340,000 meals served at 34 dinners throughout Texas and Mexico. Filled with food, music, and good cheer, these free holiday feasts are open to the public and bring together family, friends and neighbors. Launched in 1989, H-E-B Feast of Sharing gives the company an opportunity to give thanks to its loyal customers and invites everyone to our holiday dinner table. In the more than three decades H-E-B has held the celebrations, more than 375,000 volunteers have helped serve nearly four million meals.

2024 ANNUAL MEETING

TRIUMPHANT LOVE LUTHERAN CHURCH

9508 Great Hills Trail
Austin TX 78759

Check-in: 5pm
Meeting: 6pm

Feb 22, 2024

See You There!

Light refreshments and Southside BBQ gift cards available for members*

*While supplies last

Registration required

Register Online: gfcu.org/annual-meeting

On-site registration is limited, so register early to guarantee your spot!



PLEASE JOIN US!

SCAN TO REGISTER

(PROTECT YOURSELF FROM FRAUD, CONTINUED)

Phone call “Vishing”—or voice phishing Scam

Fraudsters contact people impersonating legitimate financial institutions or fraud departments. Typically, they will ask for account or card information, try to pry information from you or record your voice in an attempt to gain access to your account and take your money.

SMS Text Message “Smishing” Scam

Fraudsters send SMS text messages claiming to be your financial institution, often providing a link to sign in to your account online via a bogus website. The fraudulent website captures your private information, like your online banking password or account number, and the fraudster will attempt to gain access to your accounts and deplete your funds.

For Your Protection

The credit union will *never* contact you to ask for:

- your online banking username or password
- account number
- social security number
- your debit or credit card numbers

If you think your account is compromised or you have fallen victim to one of the scams above, please **contact us** as soon as possible.

What We’re Doing to Protect You

In addition to our dedicated fraud monitoring team, your accounts are monitored 24/7 by state-of-the-art, secure artificial intelligence technology that picks up on unusual activity. When fraud is detected, we will contact you and take measures to urgently protect your account. Again, our fraud team will not ask for your account number or online banking username and password.

What You Can Do to Protect Yourself

- » Regularly monitor your account in online or mobile banking
- » Set up account alerts so you know when money is being deposited, transferred, withdrawn
- » Use multi-factor authentication to get a sign-in code and add an extra layer of security
- » DO NOT share your personal banking information with anyone

More Protection

Subscribe to ID Shield for even more protection. Get dark web monitoring, identity restoration, SSN notifications, and more when you subscribe today.

[Learn More](#)

Click [HERE](#) to read on our website and learn more about how to protect yourself from fraud!

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!

New Year’s Day
MONDAY, JANUARY 1ST

Martin Luther King Jr. Day
MONDAY, JANUARY 15TH

Presidents’ Day
MONDAY, FEBRUARY 19TH

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

Banking at your fingertips

Easily view your information, transfer funds, and deposit checks directly from your phone with our mobile app!



Find a Fee-Free ATM

Easily access your account!

With your Greater Texas or Aggieland Credit Union ATM or debit card, use surcharge-free ATMs at 7-Eleven and Stripes locations nationwide.



SCAN TO FIND A FREE ATM NEAR YOU!



GREATER TEXAS
CREDIT UNION

AGGIELAND
CREDIT UNION

Federally insured by NCUA. Equal Housing Lender. We do business in accordance with the Federal Fair Housing Administration.
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BOARD NOMINATIONS

The Nominating Committee, appointed by the Board of Directors, is pleased to announce the selection of three highly qualified nominees for the upcoming Board of Directors election during the 2024 Annual Membership Meeting. These individuals have been chosen for their exemplary commitment to Greater Texas|Aggieland Credit Union and possess the skills necessary to lead us into the future.

Mr. Wesley Yeager

Mr. Wesley Yeager, a member since 1995, has been an instrumental force in fostering financial inclusivity within our credit union. Presently serving as Chairman on the Board of Directors, he brings a unique perspective shaped by his 27+ year career with Texas Health and Human Services System agencies. Mr. Yeager has previously served as Chairman of the Supervisory Committee and his advocacy for member-centric policies has positively shaped our credit union's direction.

Ms. Linda Lothringer

Ms. Linda Lothringer, has been an active and dedicated member of our credit union since 1991, demonstrating a deep understanding of our community's financial needs. Currently serving in the role of 2nd Vice Chairman on the Board of Directors, she brings invaluable experience and a proven track record of leadership. Ms. Lothringer has previously served as the Supervisory Committee Secretary and her professional background, providing strategic direction and leadership at the Texas Health and Human Services Commission, has contributed significantly to our credit union's growth and strategic initiatives.

Mr. Chris Langan

Mr. Chris Langan, has been a committed member of our credit union since 2006. Serving as a member on the Board of Directors and formerly as Chairman of the Supervisory Committee, his extensive involvement has significantly contributed to the credit union's growth and success. Mr. Langan brings a wealth of experience in Internal Audit and his dedication to financial stewardship aligns seamlessly with our organization's mission.

We encourage all members to attend the 2024 Annual Meeting to learn more about these nominees and participate in the democratic process that guides the future of our credit union. The election results will be announced at the meeting. Your engagement and support are vital in ensuring the continued success of Greater Texas|Aggieland Credit Union!



FEE SCHEDULE

Effective February 1, 2024
Fees Subject to Change



*Indicates change

Checking Account Fees

Overdraft Privilege Pay (ODP)	\$27 per occurrence
Returned/NSF/Overdrawing/Clearing Item	\$27 per occurrence
Stop Payment Request	\$27 per occurrence
Check Copy	\$2 per copy
Check Printing	Quote upon request
Temporary Checks	\$1 per 4 checks

Credit Card Account Fees

Cash Advance	1% of total advance <small>Fee minimum \$2, maximum \$30</small>
Late Payment	\$30 per payment

Gift Card Fees

 *Note, the credit union no longer issues gift cards.

Inactivity Fee (after 12 months of inactivity)	\$5 per month
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Loan Account Fees

External Account Payment via Contact Center	\$10 per payment
Loan Payment Transfer via Contact Center	\$5 per payment
Late Payment	Indirect Borrowers: 5% of payment Member Borrowers: 20% of interest owed
Skip-A-Payment	\$35 per payment*

General Fees

Account Statement Copy	\$5 per statement*
Replacement Debit, Credit, or ATM Card	\$5 per card*
Foreign Currency Transactions	1% of purchase amount
Foreign Currency Exchange	\$20 purchase / \$10 sell back
Cashier's Check (payable to other than member)	\$3 per check
Money Order	\$1 per money order
Outgoing Domestic Wire	\$20 per transaction*
Account Reconciliation/Research	\$20 per hour <small>1 hour minimum</small>
Garnishment/Levy	\$50 per event
Immigration Correspondence	\$25 per letter
Letter of Credit	\$25 per letter
On-Us Collection Item	\$5 per draft
Third-Party Draft Collection	\$10 per draft
Early Withdrawal (Christmas Club)	\$10 per withdrawal
Returned Mail	\$5 per month
Inactive Account Fee (after 12 months + balance < \$100)	\$5 per month
Closed Account Fee (within 180 days)	\$5 per account

Safe Deposit Box Fees

Drill Safe Deposit Box	Quote upon request
Key Replacement	\$10 per key
3x5	\$30 annually
3x10	\$40 annually
5x10	\$50 annually
10x10	\$70 annually