

GREAT NEWS!



President's Message

Regardless of whether you're 25 or 55, saving for retirement is a wise financial strategy. Preparing for a comfortable retirement depends on several factors, including age, income and lifestyle. While there isn't a one-size-fits-all answer for how to comfortably retire, there are a variety of ways that your credit union can help you save for retirement and make sure the money saved lasts throughout your retirement years.

If your workplace offers a retirement plan and a company match, you should contribute up to the amount that the company kicks in. For the greatest retirement benefit, open an Individual Retirement Account (IRA) at Greater Texas | Aggieland Credit Union. Start now for the greatest financial benefit.

If you don't know how much you need to save for retirement or aren't sure what your vision for retirement is supposed to look like, it's never too late (or early) to meet with a financial advisor and create a financial plan together. I encourage you to speak with the financial consultants at Greater Texas Financial Solutions and Aggieland Financial Solutions.

Sincerely,

H. N. Baker

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



Protect Yourself from Fraud



How Debit Card Fraud Happens and How to Avoid It

Debit card fraud can be sophisticated or old-school. Thieves use techniques including:

Hacking. When you bank or shop on public Wi-Fi networks, hackers can use keylogging software to capture everything you type, including your name, debit card account number and PIN.

Phishing. Be wary of messages soliciting your account information. Emails can look like they're from legitimate sources but actually be from scammers. If you click on an embedded link and enter your personal information, that data can go straight to criminals.

Skimming. Identity thieves can retrieve account data from your card's magnetic strip using a device called a skimmer, which they can stash in ATMs and store card readers. They can then use that data to produce counterfeit cards. EMV chip cards, which are replacing magnetic strip cards, can reduce this risk.

Spying. Plain old spying is still going strong. Criminals can plant cameras near ATMs or simply look over your shoulder as you take out your card and enter your PIN. They can also pretend to be good Samaritans, offering to help you remove a stuck card from an ATM slot.

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GO TO BAT FOR CASA

The Texas A&M vs. Mississippi State baseball game on May 14th marked the end of the annual "Go to Bat for CASA" campaign, where Aggieland Credit Union presented the CASA of Brazos Valley organization, Voices for Children, with a check for \$10,000. "Go to Bat for CASA" is held to support the mission of CASA in their efforts to bring a voice to abused and neglected children in the community. CASA trains and offers support to volunteers from all walks of life who are committed to giving children a better life, by giving them a voice in court, in schools and in homes. CASA volunteers are appointed to children who are experiencing turbulent living conditions and have been placed in the custody of the state. These volunteer's advocate on the children's behalf to ensure that they are placed in safe and stable living situations, providing them with a brighter future. Aggieland Credit Union is a longtime supporter of CASA and Voices for Children and is proud to be a part of making a difference in the lives of so many children in the community.



Aggieland COO, Jason Goodman, presents executive director of CASA, Amy Faulkner, with \$10,000 check at May Texas A&M baseball game.

(PROTECT YOURSELF FROM FRAUD, CONTINUED)

Adopt these simple habits to greatly reduce your odds of falling victim to debit card fraud:

- » Be careful online. Shop and bank on secure websites with private Wi-Fi. If you must shop or bank in public, download a virtual private network to protect your privacy.
- » Monitor your accounts. Review your statements and sign up for text or email alerts so you can catch debit card fraud attempts early.
- » Don't ignore data breach notifications. The majority of identity theft victims received warnings that their accounts might have been breached but did nothing. If you get one of these messages, change your PIN and ask your provider to change your debit card number. You can also ask one of the major credit card bureaus to place a fraud alert on your file.

- » Inspect card readers and ATMs. Don't use card slots that look dirty or show evidence of tampering, such as scratches, glue or debris. And steer clear of machines with strange instructions, such as "Enter PIN twice."
- » Cover your card. When using your debit card or typing your PIN at an ATM, block the view with your other hand. Go to a different location entirely if suspicious people are hanging around the ATM, and if your card gets stuck, notify the financial institution directly rather than accepting "help" from strangers.

Even if you've taken precautions, debit card fraud can still happen. If your card gets hacked, don't panic. Tell your bank or credit union right away so you won't be held responsible for unauthorized charges, and file a complaint with the Federal Trade Commission.

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Why Work For Us?

We know there is a lot to consider when looking for a new job, so here are a few reasons we think you should join our team:

LEARN NEW SKILLS

During your time with us, we will equip you with valuable skills that will help you succeed in whatever direction your career path may take. Professionalism, customer service, leadership, communication, strategic thinking, and adaptability are just a few of the many skills you will gain as a part of our team.

MAKE A DIFFERENCE

Here, we care about people and believe that helping people with their money gives us an amazing opportunity to form connections and make an impact in our communities. If you're passionate about helping others achieve financial success, then this is the place for you.

ROOM TO GROW

As we grow, it opens up a lot of opportunity for our employees to grow as well. We want to come along side you to position you for success and to help you reach your career goals. It is important to us to hire from within whenever possible to support our employees and facilitate their growth.

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

MONDAY, JULY 4TH

Labor Day

MONDAY, SEPTEMBER 5TH

Find a complete list of holiday closings here:
[GTFCU.org/Holidays](https://www.gtfcu.org/Holidays)

We're Looking for Top-Tier Talent!

Visit [GTFCU.org/Careers](https://www.gtfcu.org/Careers) to apply



BENEFITS

We care about the well-being of our employees and provide a wide variety of benefits to make sure their needs are met.

Personal Health Benefits: The health benefits include medical, dental, vision, and life insurance for all full-time employees.

Paid Time Off: We offer paid time off for volunteer work, paid holidays for all employees, as well as paid vacation and sick time for full-time employees.

Financial Benefits: A few of the financial benefits include a Best in Class 401(k), profit sharing, and credit union discounts.

Personal Development Benefits: There are many opportunities for personal development and growth, including professional skills, career growth, and even tuition reimbursement after 1 year of employment.

If this sounds like a fit for you, we would love to hear from you!



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