

GREAT NEWS!



President's Message

Greater Texas | Aggieland Credit Union's Core Banking Systems Upgrade project is well-underway! Your credit union's front-line and back-office teams are pushing this 18-month project into its final stages, and we are so excited that it is almost time to go live with the new system.

So, why are we upgrading our core banking system? The current system, launched in the 1980's, no longer supports members' ever-growing demands for top tier digital, contact center, and in-branch service experiences. Our new core banking system will establish a more secure and reliable technology foundation for future service and delivery enhancements. What was once a cumbersome disjointed experience will become a fully-integrated, easy-to-use information hub, as our outstanding employee team will be able to view members' relationships through a 360-degree lens, providing a better experience for members and employees alike while gaining much-needed operational efficiencies.

You can visit GTFCU.org/Core for all the latest news around this pivotal credit union project. These are transformational times for Greater Texas | Aggieland Credit Union and our members. I look forward to the completion of this much needed upgrade so we can provide you with the greatest banking experience possible for years to come!

Thank you for your continued membership,

H. N. Baker

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



Protect Yourself from Fraud

How To Avoid Cryptocurrency Scams

Cryptocurrency Scam ⚠️

If you see a tweet (or a text, email, or other message on social media) that tells you to pay with cryptocurrency, that's a scam.

Report scams: ReportFraud.ftc.gov

Scammers are always finding new ways to steal your money using cryptocurrency. To steer clear of a crypto con, here are some things to know.

- **Only scammers demand payment in cryptocurrency.** No legitimate business is going to demand you send cryptocurrency in advance – not to buy something, and not to protect your money. That's always a scam.
- **Only scammers will guarantee profits or big returns.** Don't trust people who promise you can quickly and easily make money in the crypto markets. Especially if it is a celebrity or an "investment manager" contacts you out of the blue. And there's nothing "low risk" about cryptocurrency investments

CONTINUE READING ON NEXT PAGE »

Greater Good

| SPOTLIGHT |

CY-HOPE

Backpack Buddies Program

Houston Greater Good volunteers helped with the Cy-Hope Backpack Buddies Program to provide food for needy school children in February 2023. To prevent childhood hunger and to provide each child the opportunity to succeed in school and life, children are given a bag with food that will help sustain them through the weekends when school food is not accessible. Cy-Hope brings needs and solutions together, bringing hope to at-risk children so they will grow into educated and productive citizens. Greater Texas | Aggieland Credit Union supports the vision at Cy-Hope to rally the entire community: businesses, education, churches, civic organizations, hospitals, and individual volunteers to advance the goal of making life better for kids in our community.



- **Never mix online dating and investment advice.** If you meet someone on a dating site or app, and they want to show you how to invest in crypto, or asks you to send them crypto, that's a scam

BUSINESS, GOVERNMENT, AND JOB IMPERSONATORS SCAMS

In a business, government, or job impersonator scam, the scammer pretends to be someone you trust to convince you to send them money by buying and sending cryptocurrency. No legitimate business or government will ever email, text, or message you on social media to ask for money. And they will never demand that you buy or pay with cryptocurrency.

Never click on a link from an unexpected text, email, or social media message, even if it seems to come from a company you know.

Don't pay anyone who contacts you unexpectedly, demanding payment with cryptocurrency.

Never pay a fee to get a job. If someone asks you to pay upfront for a job or says to buy cryptocurrency as part of your job, it's a scam.

SPOT CRYPTO-RELATED SCAMS

Scammers are using some tried and true scam tactics — only now they're demanding payment in cryptocurrency. Investment scams are one of the top ways scammers trick you into buying cryptocurrency and sending it on to scammers. But scammers are also impersonating businesses, government agencies, and a love interest, among other tactics.

Before you invest in crypto, search online for the name of the company or person and the cryptocurrency name, plus words like "review," "scam," or "complaint." See what others are saying. And read more about other common investment scams.

Report fraud and other suspicious activity involving cryptocurrency to the FTC at: [ReportFraud.ftc.gov](https://reportfraud.ftc.gov)

<https://consumer.ftc.gov/articles/what-know-about-cryptocurrency-and-scams>

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!

Good Friday
FRIDAY, APRIL 7TH

Easter Saturday
SATURDAY, APRIL 8TH

Memorial Day
MONDAY, MAY 29TH

Juneteenth
MONDAY, JUNE 19TH

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

FEE SCHEDULE

Effective May 1, 2023
Fees Subject to Change

ATM/Debit Card Fees:

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 min. \$2.00 and max. \$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

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 (max. of 2 per loan per calendar year)	\$25.00/request

Miscellaneous Fees:

Account Reconciliation/Research (Pro-rated - 1 hour min.)	\$20.00/hour
Account Statement Copy	\$2.00/statement
Cashier's Check (payable to other than member)	\$3.00/check
Early Withdrawal on Christmas Club Account	\$10.00/withdrawal
Foreign Currency Exchange	\$20/purchase \$10/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

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: \$30/year • 3 X 10: \$40/year • 5 X 10: \$50/year • 10 X 10: \$70/year	

CORE BANKING SYSTEM UPGRADE

UPDATE YOUR EMAIL

Make sure your email address is current to stay up to date with the exciting changes coming to Greater Texas | Aggieland Credit Union!

GREATER TEXAS
CREDIT UNION

AGGIELAND
CREDIT UNION