



HAPPY NEW YEAR!



# Your Credit Union News

January 1, 2010

Trans Texas Southwest Credit Union

Volume 36

## From FTC.gov:

### Text Messages from Your Bank? Sounds “Phishy”

3401 Loop 306  
San Angelo, TX 76904

(325)944-3184

1-800-839-3184

Fax: (325)944-1005

ARTi: (325)949-8469

[www.trans texas.coop](http://www.trans texas.coop)

#### LOBBY HOURS

Monday - Friday  
9:00AM - 4:00PM

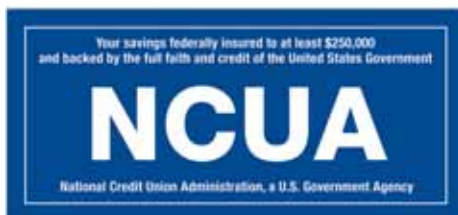
#### DRIVE-THRU HOURS

Monday - Friday  
7:30AM - 5:30PM

Saturday  
8:00AM - Noon

We will be **CLOSED**  
Monday, January 18th  
in observance of  
Martin Luther King, Jr. Day.

We will be **CLOSED**  
Monday, February 15th  
in observance of  
Presidents’ Day.



The text message that claims to be from your bank warns about a problem with your account, and urges you to call a phone number or visit a website right away. According to the Federal Trade Commission, the nation’s consumer protection agency, it’s very likely another attempt by a crook to steal your personal information.

Many people have gotten wise to “phishing” emails - messages meant to trick recipients into sharing personal information, like bank account numbers and login passwords. But scammers use new tools to play old tricks. And now, they’re hoping to win trust and get access to personal information by sending text messages to your per-

sonal cell phone.

If you receive a text message about problems with your bank or credit card account, call your wireless provider immediately and let them know about the message. Then, file a complaint with the FTC at [ftc.gov](http://ftc.gov) or by calling 1-877-FTC-HELP.

If you think your bank or credit card account has been compromised, call your bank or card issuer directly using the number on your statement or on the back of your card. Never give personal information on the phone, in a text, or online unless you know exactly who you’re dealing with.

*The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the US and abroad.*

### “Old” Debit Cards Set to Expire January 31, 2010

The gray marbled debit cards will no longer work as of January 31, 2010. Debit card holders should have received the new white and blue design card already. If you have not received your new card, or if you would like to apply for a Trans Texas Debit MasterCard, please call us or come by.



*Add value to your account with the Trans Texas Value Package!*

### Take Advantage of the Trans Texas Value Package!

The benefits include \$20,000 accidental death and dismemberment insurance, LifeLock, EasySaver discounts, and more. Add value to your account with the Trans Texas Value Package - only \$2.50 per month!

An enrollment form is required to sign up. Forms are available at our office. You may also call to request an enrollment form by mail.

## IRS Tax Forms To Be Mailed In January and April



Trans Texas will begin mailing IRS tax forms in January. A 1099-INT will be issued to members earning at least \$10 in dividends (interest). A 1099-R will be issued to members with 2009 IRA distributions. A 1099-SA will be issued to members with 2009 HSA distributions. A 1098 will be issued to members with 2009 real estate loan interest.

All tax forms will be mailed no later than February 1st, 2010, to the address on record. (IRS Forms 5498, which reflect IRA or HSA 2009 contributions, are issued in April 2010.) If you need to update your information, please contact us as soon as possible.

### *Christmas Loan Extensions Benefit Local Charities!*



*Concho Valley Regional Food Bank*

Trans Texas Southwest Credit Union's "Skip-A-Payment" program is offered each year to help members with their Holiday related expenses. Each loan skipped is charged a \$15 fee; half of the fee is donated to 3 predetermined local charities.



*Big Brothers Big Sisters*

Trans Texas donated a total of \$1,747.50 (3 checks of \$582.50) to Concho Valley Regional Food Bank, Hospice of San Angelo, and Big Brothers and Big Sisters. Shawn Smith presented the checks on December 16, 2009.



*Hospice of San Angelo*