
ATM Safety Notice

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATMs) and Night Deposit Facilities:

1. Be Aware of Your Surroundings: Be aware of your surroundings, particularly at night. Consider having someone accompany you when the ATM or night deposit facility is used after dark.
2. Maintain Distance: Close the entry door of any ATM facility equipped with a door. If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
3. Handle Cash Discreetly: Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
4. Stay Alert for Suspicious Activity: If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
5. Seek Safety if Followed: If you are followed after making a transaction, go to the nearest public area where people are located.
6. Protect Your PIN: Do not write your personal identification number (PIN) or access code on your ATM card.
7. Report Crimes Immediately: Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.
8. Safeguard Your Access Device: Treat your access device (card) as if it were cash. Keep it secure and do not share it with others.
9. Review Statements Promptly: Promptly review your monthly statements and compare them with your ATM receipts to ensure all transactions are accurate. Report any discrepancies to the credit union immediately.
10. Do Not Share Information: Do not surrender information about your access device over the telephone or the Internet unless you are certain you are dealing with a trusted merchant, and you have initiated the contact.
11. Dispose of Receipts Securely: Do not leave your ATM receipts near the machine. Take them with you and dispose of them securely, such as by shredding them.
12. Report Lost or Stolen Cards: Immediately report any lost or stolen cards to us by using our remote control cards feature in online banking or call us at (361) 991-6178.

Members' Access to Credit Union Documents

Members are entitled to review or receive a copy of the most recent version of the following credit union documents, upon request:

1. Balance sheet and income statement;
2. A summary of the most recent annual audit;
3. Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
4. Internal Revenue Service (IRS) Form 990.