

CAPROCK

FEDERAL CREDIT UNION

PRIVACY NOTICE

What does Caprock Federal Credit Union do with your personal information?

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CFCU SHARE?	CAN YOU LIMIT THIS SHARING?
FOR EVERYDAY BUSINESS PURPOSES - ex: transactions, response to court orders, legal investigations, report to credit bureaus, maintain account(s)	YES	NO
FOR OUR MARKETING PURPOSES - to offer our products and services to you	YES	NO
FOR JOINT MARKETING WITH OTHER FINANCIAL COMPANIES -	YES	NO
FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES - information about your transactions, experiences, & creditworthiness	NO	WE DON'T SHARE
FOR OUR NON-AFFILIATES TO MARKET TO YOU -	NO	WE DON'T SHARE
QUESTIONS?	Call toll-free (800) 658-2715 or go to www.caprockfcu.com	

ANNUAL MEETING NOMINATIONS FOR BOARD OF DIRECTORS

The 56th Annual meeting of the Caprock Federal Credit Union will be held on **Tuesday, June 14th, 2021**. The exact time and location are still to be determined due to potential COVID-19 restrictions. On that date, our nominating committee will present our directors Dionicio Garza, and Tommy Sanders for re-election.

Members of the Credit Union are eligible for nomination and election, including Directors whose terms are expiring. Each of the positions is for a two-year term. Candidates should possess sound judgment, a desire to serve, and a willingness to devote sufficient time to their duties.

Candidates are selected by the Nominating Committee or by petition. The nominating committee names at least one candidate for each position available; therefore, nominations from the floor will not be accepted. Nominations by petition require the signatures of 37 members in good standing with the credit union. The deadline for nomination by petition is **Sunday, February 28, 2021**. Prospective candidates by petition must deliver the complete petition to the chair of the nominating committee, Dionicio Garza, by **4pm on Sunday, February 28, 2021**.

MEET THE CANDIDATES (cont.)

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DIONICIO GARZA

Incumbent Board Member, nominated for another 2-year term (2-year term expires 2022), currently serving as Chairman of the Board Dionicio has been a member of Caprock Federal Credit Union since 1975 and has served on the board since 2010.

Dionicio has completed skilled trainings from the Credit Union National Association, the Cornerstone Credit Union League, the Texas Credit Union League, and the National Credit Union Administration Office of Small Credit Union Initiatives. Dionicio is active in his faith and enjoys spending his free time with family and friends. His other interests have evolved playing baseball as a young adult to presently spending his free time watching four grandchildren participate in their various activities and sports.

TOMMY SANDERS

Incumbent Board Member, nominated for another 2-year term (2-year term expires 2022).
Currently serving as Chairman of the Supervisory Committee.

Tommy became a member of Caprock Federal Credit Union in 1999 and has served on the board since 2006. Tommy has completed skilled trainings from the Credit Union National Association, the Cornerstone Credit Union League, the Texas Credit Union League, and the National Credit Union Administration Office of Small Credit Union Initiatives. Tommy is active in his faith and enjoys spending his free time with family and friends. His other interests involve working in the Gideon Ministry and helping with his three grandchildren.

TIPS TO AVOID SCAMS

- 1 Check your account balances frequently and look at your transaction history. Make sure to utilize online banking and mobile apps to quickly verify your account.
- 2 Keep your information accurate with your banking institutions. We cannot trust address correction or forwarding from the U.S. Postal Service.
- 3 Phone numbers should always be accurate for your Financial Institution as well. Many Financial institution are capable to quickly verifying suspicious transactions through a text to your cell phone. Text message rates may apply.
- 4 Keep a list of your plastic cards with the lost/stolen information in a safe place so that you can quickly call if your purse or wallet is missing or stolen. Scammers know to act quickly with these cards and will drain and account as fast as possible. In addition, keep a backup card or some funds in a safe place in case your identity.
- 5 Be cautious about people you ask to help you do something with your phone or computer. There a many hackers who will copy information from the areas of your phone or computer. They are well versed in obtaining the information quickly sometimes right in front of you.

