

CAPROCK

FEDERAL CREDIT UNION

NEWSLETTER

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 55th Annual meeting of the Caprock Federal Credit Union will be held **noon Tuesday, April 25th, 2023 at 709 N. 1st Street** weather permitting or a location still to be determined. On that date, our nominating committee will present our current directors Peggy Hughes, Victor Dimas, and Frankie Sauseda, 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.

The Board of Directors is responsible for the overall conduct, direction and stability of the Credit Union. It establishes policy and procedures and guides the organization's growth. The bylaws call for meetings of the board to be conducted by attending meetings on a monthly basis and mandatory educational sessions.

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. The deadline for Nominations by Committee has now passed. If Prospective candidates should seek nomination by petition. Nominations by petition require the signatures of 39 members in "good standing" with the credit union. The deadline for nomination by petition is **Tuesday, February 28, 2023**. Prospective candidates by petition must deliver the complete petition to the chair of the nominating committee, Dionicio Garza, by **4pm on Tuesday, February 28, 2023**.

MEET THE CANDIDATES (cont.)

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PEGGY HUGHES

Incumbent Board Member, nominated for another 2-year term (2-year term expires Annual Meeting 2023), currently serving as Sergeant at Arms.

Peggy has been a member of Caprock Federal Credit Union since its beginning, and has served on supervisory committee since 1992. Peggy 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. Peggy is active in her faith and enjoys spending his free time with family and friends. She says, "I have watched this Credit Union grow and change to meet the needs of the community it serves, I would be honored to serve on the Board of Directors if elected."

VICTOR DIMAS

Incumbent Board Member, nominated for another 2-year term (2-year term expires Annual Meeting 2023), currently serving as Secretary of the Board.

Victor Dimas is a Graduate of Lamesa High School in 1972. Over the past 10 years he has primarily worked as the Golf Course Superintendent for the Lamesa Municipal Golf Course. Victor 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. Victor is active in his faith and enjoys spending his free time with family and friends. His other interests have evolved into golf sports and community service related projects.

FRANKIE SAUSEDA

Incumbent Board Member, nominated for another 2-year term (2-year term expires Annual Meeting 2023), currently serving as Board Member.

Frankie graduated from Lamesa High School in 2004. He earned an Associate of Science Degree at South Plains College in 2007. In 2009, he earned a Bachelor of Arts in Social Work from Texas Tech. In 2016 he completed a Master of Social Work Administrative Leadership at Texas State University. Frankie 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. Frankie is active in his faith and enjoys spending his free time with family and friends. His other interests involve serving many local charities and organizations including the Dawson County United Fund, the Movieland Theater, and the Child Welfare Board just to name a few.

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 institutions are capable of 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 an account as fast as possible. In addition, keep a backup card or some funds in a safe place in case of your identity.
- 5** Be cautious about people you ask to help you do something with your phone or computer. There are 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.

CAPROCKCU.COM | 806-872-5151 | 709 N 1ST ST, LAMESA TX 79331

