

# CAPROCK

## FEDERAL CREDIT UNION

### **VACATION SEASON:**

Vacation Loans: Starts March 1 st through September 30th. Promo is 1% of stated rate on loan amounts up to \$2500.00 for 24 months.

### **AUTO BLOWOUT:**

\$100.00 cash rebate April 1 st through July 10th. Available on refinance and purchase of \$20,000.00 or more.

From beach days and baseball games to concerts, festivals and family road trips, there's no shortage of summer activities. As you venture out for fun in the sun, bring all the benefits of your membership with you! Caprock Federal Credit Union's free mobile app makes it easy to pay bills, check balances, locate ATMs, deposit checks, and much more. You can even send and receive money with friends, making it easy to split the check for coffee or dinner.

**Download our mobile app today and find out how easy it is to bank on the go – anytime, from anywhere!**  
**Member NCUA. Equal Housing Lender.**

If you're in the market for a new or new to you set of wheels, make Caprock Federal Credit Union your first stop. We can help you simplify the process with competitive auto loan rates and flexible repayment terms to get you behind the wheel for less. We have a full array of payment protection products. They are nothing but Blue Skies with you Caprock Auto Loan. Stop by or ask for our loan department for current rates!

**Finance your next purchase or Refinance your vehicle in an amount over twenty-thousand dollars with us and receive one hundred dollars back in cash. Offer valid through August 10th.**

# ANNUAL MEETING

**APRIL 25th, 2023 | 12pm**

**Lamesa Main Office**

**709 N 1st St,**

**Lamesa, TX 79331**

## TIPS TO AVOID SCAMS

You are pressured to act immediately. You should start verifying their identity and think about how they should prove to you who they say they are. In many circumstances, scammers seem helpful. They can seem friendly and sympathetic. But often time they use other more forceful tactics as shown below.

- They instruct you that they are with Caprock Federal Credit Union. In many social engineering schemes people are trying to fish for various aspects of your identity to obtain or even confirm the accuracy of a piece of your identity. We at Caprock Federal Credit Union will never contact you and ask you for your identifying information. We will ask other items such as information about your last deposit or even setup a passcode for the verification of your identity.
- They may pressure you to send money or give them you debit card or account number with the credit union. In many circumstances they ask you to go to a store and obtain gift cards. These is their way of making off with the money.
- They may pressure you with law enforcement action. Many of these involve them impersonation a government agency such as the Social Security Administration of the IRS asking you for immediate payment of to verify your personal Information. Scammers easily threaten lawsuits or law information action. Again, this is to trick you into acting with haste.

## WHAT YOU CAN DO

- 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.

