

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

YOUR INSURED FUNDS

SMSIA – Standard Maximum Share Insurance Amount

Red River Federal Credit Union is insured up to the SMSIA, which is \$250,000 per individual account.

What types of accounts are insured?

All types of member share accounts and deposits received by the credit union in its usual course of business, including regular shares, share certificates, and checking accounts are insured.

Are accounts held by a person as executor, administrator, guardian, custodian, or in some other similar fiduciary capacity insured separately from his individual account?

YES. If the records of the credit union indicate that the person is depositing the funds in a fiduciary capacity, such funds would be separately insured from the fiduciary's individually owned account. Funds in accounts held by guardians, conservators, or custodians (whether court-appointed or not) are insured separately from other accounts of the ward.

What is the insurance coverage on a revocable trust account, a tentative or "Totten" trust account, a "payable-on-death" account, or a qualifying living trust account?

These accounts, or any similar accounts which evidence an intention that the funds shall pass on the death of the owner to a named beneficiary, are considered revocable trust accounts and are insured as a form of individual account. The funds in such accounts are insured for the owner up to a total of \$250,000 SMSIA for each beneficiary separately from any other individual accounts of the owner. In case of a revocable trust account, the person who holds the power of revocation is deemed to be the owner of the funds in the account.

Joint Account Coverage in addition to individual account coverage?

A person's interests in joint accounts are insured separately from individual accounts up to the \$250,000 SMSIA, provided that each of the co-owners has personally signed an account signature card and has a right of withdrawal on the same basis as the other co-owners. The interests that a particular co-owner has in all joint accounts held in the same credit union will be added together and insured up to the \$250,000 SMSIA.

67th ANNUAL MEMBERSHIP MEETING

Wednesday, March 27, 2023 at 4:30 pm

2721 N. Main Street, Altus, Oklahoma

Red River will hold the 67th Annual Membership Meeting on Wednesday, March 27, 2023 at 4:30pm in the credit union lobby at 2721 N. Main St. Altus. The nominating committee, appointed by the Chairman of the Board of Directors, submits the nominees below.

One nominee is named for each position to be filled. Further nominations can be made by petition. Such petition must be signed by eligible members (one percent of membership) and include each signer's account number. Members who are eighteen years of age or older are eligible. Petitions must be accompanied by signed statement of qualifications and biographical data. Petitions must be filed with the Secretary at Red River Federal Credit Union no later than February 16, 2024.

Federal Credit Union Bylaws adopted by Red River Federal Credit Union Board of Directors do not require election by ballot when there is only one nominee for each position to be filled. There will be no mail ballots and no nominations from the floor.

GREGG BUCK – Gregg currently serves as a member on the Board of Directors.

MARK TAYLOR – Mark currently serves as a member on the Board of Directors.

Officials are volunteers and receive no compensation for their services. They are legally responsible for the fiscal integrity of the credit union and compliance with federal laws.

A Personal Loan For Any Occasion
For additional information, ask us or visit our website!



With a Home Equity Loan

You could use it to pay off high interest credit cards, home improvements, a special vacation or to cover any emergency expenses.

Use your home's equity as the loan collateral and with some home values on the rise, there's no better time to make use of your home's equity.

Call 580-482-7965 and speak to one of our Mortgage Loan Officers TODAY!

GET CASH YOU CAN USE TO MAKE LIFE BETTER.

Don't Get Hooked ...

Cyber criminals target individuals with more than emails now. Sophisticated attacks can take the form of emails, texts, and phone calls. Get familiar with these terms:

- **Phishing**: fraudulent e-mails and websites meant to steal data
- **Vishing**: fraudulent phone calls that induce you to reveal personal information.
- **Smishing**: fraudulent text messages meant to trick you into revealing data

How to Spot a Fraud

Sometimes it can be very hard to distinguish a phish, vish, or smish from a legitimate message. Be suspicious of any messages that have some of these characteristics:

- **Unexpected**: These will come from unknown senders with unexpected offers, information, or demands that seem out of place.
- **Disguised**: Hover over email link to see if they seem irregular or point you to a different site than what you're expecting.
- **Seeking personal Information**: Be suspicious of unexpected or unknown sources demanding personal information, passwords or payments.
- **Urgency**: Be suspicious of messages that create a sense of urgency or fear.
- **Incorrect**: Fraudulent messages will often contain spelling, grammar and language errors because they may originate from bad actors abroad.

If you get vishing and smishing messages, the absolute best course of action is to **IGNORE** them. **Never respond or interact with the senders or callers.**

A legitimate company will always contact you through an official channel from an official and verifiable phone number. And you should **ONLY** call a number that you have looked up yourself. **The "call back" numbers or websites in text messages are always going to lead back to a scammer.**

What to Do:

If you get phished, be a cyber champion and let your mail provider know so they can enable blocks at the mail server so others don't also receive it.

What you need to know: Fraudsters are trying to reach you through any means available.

Be vigilant when responding to any unsolicited emails, phone calls, and text messages. **A TRICKSTER** may be on the other end!



SEND MONEY VIA YOUR CELL PHONE OR EMAIL ADDRESS

P2P - Send money to Family & Friends, using their cell phone number or email address.

A2A - Transfer funds between accounts at any financial institution.

To access these services, log into your Online Banking account, click on Bill Pay, I want to, Pay a Person (P2P) or Transfer between Accounts (A2A). www.redriverfcu.com



Special Certificate

5 Month 5.31% APY*
9 Month 5.11% APY*
15 Month 4.91% APY*
\$5,000 Minimum Deposit*
(Rates as of 12-15-2023)
(Rates Subject to Change)

THIS IS ONE LESS ERRAND TO RUN!
DEPOSIT THOSE PAPER CHECKS **RIGHT NOW**
FROM YOUR MOBILE DEVICE WITH



HOURS OF OPERATION

MAIN OFFICE:
2721 N. Main St. Altus, OK 73521
LOBBY HOURS:
Monday – Friday: 8:00 am – 4:00 pm
DRIVE-THRU HOURS:
Monday – Thursday: 8:00 am – 5:00 pm
Friday: 8:00 am – 6:00 pm
Saturdays: 9:00 am – 12:00 pm

ALTUS AFB BRANCH OFFICE:
Bldg. 44 - First & B Street
on Altus AFB, OK 73523
LOBBY HOURS:
Monday – Friday: 10:00 am – 2:00 pm
DRIVE-THRU HOURS:
Monday – Friday: 10:00 am – 3:00 pm
24-Hour ATM Located in Parking Lot Between the BX and Commissary

LAWTON OFFICE:
2301 NW 67th St. Lawton, OK 73505
LOBBY HOURS:
Monday – Friday: 8:30 am – 5:00 pm
DRIVE-THRU HOURS:
Monday – Friday: 8:30 am – 5:30 pm
Saturdays: 9:00 am – 12:00 pm

RedRiver

Federal Credit Union

MAIN OFFICE:
Phone: (580) 482-7965
Toll-Free (866) 345-7965
Fax: (580) 482-8522
Email: cu@redriverfcu.com
ABA Routing #303184542

IMPORTANT CREDIT CARD NUMBERS

CUSTOMER SERVICE: 833-541-0763
ACTIVATION: 833-541-0770
LOST/STOLEN/FRAUD: 833-541-0777
DISPUTES: 800-600-5249
CREDIT CARD PIN: 866-297-3413
EZ CARD CUSTOMER SERVICE
866-604-0380
REWARDS: 800-854-0790

IMPORTANT DEBIT CARD NUMBERS

ACTIVATION: 855-726-4885
LOST/STOLEN: 888-263-3370
FRAUD OVER \$25.00: 833-995-2888

ADDRESS TO MAIL CREDIT CARD PAYMENTS:
Card Services - P.O. Box 4521
Carol Stream, IL 60197-4521

Red River Federal Credit Union

NEWS

Kerry Bull, President/CEO

DIRECTORS:
Phillip L. Nelson..... Chairman
Gregg Buck..... Vice Chairman
Charles Dobbs..... Financial Officer/Secretary
James F. Claiborne III Director
Mark W. Taylor Director

SUPERVISORY COMMITTEE:
Joe B. Buchanan.....Chairman
Charles Dobbs..... Secretary
John Bailey.....Member
Maj. Amanda McGowin..... Liaison/AAFB