



Volume #97

July 2025

3401 W. Loop 306  
San Angelo, TX 76904

(325) 944-3184

1-800-839-3184

Fax: (325) 944-1005

To report a lost or stolen  
debit card:

1-800-523-4175

#### LOBBY HOURS

Monday-Friday

9am-4pm

#### Drive Thru Hours

Monday-Friday

7:30am-5:30pm

Saturday

8am-Noon

## **71<sup>st</sup> ANNUAL MEMBERSHIP MEETING NOTES**

Toni Sudduth, President/CEO gave the State of the Credit Union address. Ms. Sudduth welcomed Credit Union members, staff, and board of directors, to the 71<sup>st</sup> Annual Meeting of Trans Texas Southwest Credit Union. She began by stating that Credit Unions are different than other financial institutions, because our members are also owners. She thanked the members present for taking time out of their busy schedule to be at the meeting and taking an active role in their credit union.

2024 upgrades for the credit union included mobile deposit and cybersecurity programs. We implemented and upgraded the credit union's cybersecurity databases. Ms. Sudduth stated, at Trans Texas, we will continue to safeguard your assets, data, and privacy. Trans Texas will also, continue to prioritize outreach and involvement in our local community.

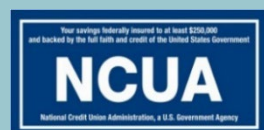
In 2024, Trans Texas helped sponsor the Community Splash Pad at Unidad Park, partnered with the Tom Green County Hunger Coalition for a food insecurity awareness campaign, and employees collected food donations for Neighbors Café lunch program.

Trans Texas' future is bright because our strong performance has positioned us to face challenges and seize opportunities that present themselves in 2025.

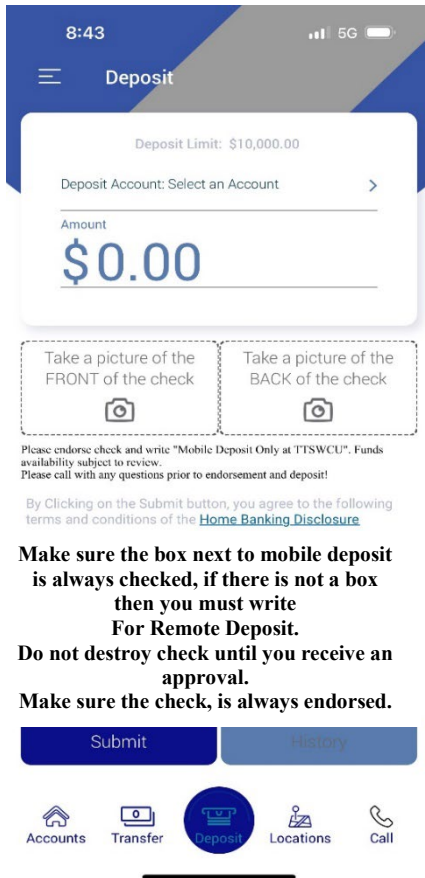
Ms. Sudduth, on behalf of the staff, expressed appreciation for our board. They are truly an outstanding asset to this credit union.

In closing, Ms. Sudduth commented, Trans Texas is your credit union. We are here to serve you, and we need your continued input and involvement to ensure the best outcomes for you and Trans Texas. We are sincerely grateful that you have chosen us as your financial partner.

\*See the full version of the State of the Credit Union address on our website: [www.transtexas.coop](http://www.transtexas.coop)



*Trans Texas Southwest Credit Union Offers  
Mobile Check Deposit!*



**Make sure the box next to mobile deposit is always checked, if there is not a box then you must write For Remote Deposit. Do not destroy check until you receive an approval. Make sure the check, is always endorsed.**



Are you taking a summer trip and planning to use your Trans Texas Debit Card?

Please call us first at 325-944-3184 or 1-800-839-3184 and notify us of your travel dates and destinations.

### Upcoming Holiday

Fourth of July- Thursday, July 4<sup>th</sup>

Labor Day- Monday, September 2<sup>nd</sup>

## How To Avoid a Scam

**Block unwanted calls and text messages.** Take steps to block unwanted calls and to filter unwanted text messages.

**Don't give your personal or financial information in response to a request that you didn't expect.** Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy, or look up their phone number. Don't call a number they gave you or the number from your caller ID.

**Resist the pressure to act immediately.** Honest businesses will give you time to decide. Anyone who pressures you to pay or give them your personal information is a scammer.

**Know how scammers tell you to pay.** Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.

**Stop and talk to someone you trust.** Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

### Welcome to the Trans Texas Family!

*Hello, my name is Clarissa Hernandez. I'm from Eldorado, Texas. I have a background in financial with insurance and I am very grateful to have the opportunity to be here at Trans Texas Southwest Credit Union and be part of the team. On my free time I enjoy going to the movies, shopping and spending time with my family.*

## Member Appreciation Day!



*Join us for  
Snow Cones from Kona Ice  
Friday, August 8<sup>th</sup>  
1:00-3:00 pm*

#### MEMBER ACCESS TO CREDIT UNION DOCUMENTS

\*\*\*Notice of availability of certain documents:

Pursuant to Texas Administrative Code, Title 7, Part 6, Chapter 91, Subchapter C, Rule 91.315, documents relating to Trans Texas Southwest Credit Union's finances and management are available by contacting (325) 944-3184.