

66th ANNUAL MEMBERSHIP MEETING

Wednesday, March 22, 2023 at 4:30pm

Red River Federal Credit Union will hold the 66th Annual Membership Meeting on Wednesday, March 22, 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 nominee 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 statements from the nominees that they are agreeable to the nomination and will serve if elected and should include a brief statement of qualifications and biographical data. Petitions must be filed with the Secretary at Red River Federal Credit Union no later than February 10, 2023.

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.

Phillip L. Nelson – 3 Year term

Phillip Nelson is a 1979 graduate of Altus High School. He obtained his B.S. in Political Science from OSU in 1983, and his Juris Doctor in 1986 from the University of Oklahoma, College of Law. Phillip has practiced law in Altus since 1987, and has been a partner in the general practice law firm of Latham, Nelson & Associates, PLLC since 1991. Nelson was appointed a member of the Red River FCU Supervisory Committee in March of 1988. In 2001 he was nominated and elected as a member on the Board of Directors where he is currently serving as Chairman. Elected 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.



SET UP TRAVEL ALERTS

Let us know where you are going to make sure you have access to your account when you travel with your RRFCU Debit or Credit cards. Make sure we have your current cell phone number, so we can contact you if suspicious activity is detected on your account.

DOWNLOAD OUR APPS AND STAY IN TOUCH WITH YOUR MONEY 24/7



DEFENDING AGAINST SCAMS STARTS WITH AWARENESS

HERE ARE A FEW EXAMPLES OF THE MOST COMMON SCAMS.

Business services scam: Some scammers offer bogus services with the intention of deliberately cheating the other party. The work is usually substandard, unnecessary or may even cause damage to previously undamaged parts of the home.

Rental scams: The emailer said he owned an attractive property and he was not only offering lower-than-market monthly rent terms, but the deposit and every month's rent thereafter would go toward actually owning the house ("without having to pay unnecessary taxes and fees to the greedy banks"). The "landlord" said to drop by the house and look in the windows. He said they would see for-sale signs in the yard, but to ignore them because the "landlord" had been scammed by the real estate firm and no longer wanted to do business with that firm. Further, the "landlord" was out of the country on National Guard tour of duty and would be unable to show them the house. Wow! Who could have guessed?

Romance scams: A lot of lonely hearts are being scammed. Romance scam victims will give away every cent they have, break every long-lasting friendship they have, break off contact with any skeptical family members until the money and assets are gone. Even then, they still have hope that their online lover will come through.

Wire fraud: Wire fraud shows no signs of abating and appears to be growing. Several cities and businesses have been scammed out of millions of dollars this year alone. Google admitted to being defrauded out of tens of millions of dollars from fake Dell invoices.

HOW TO SPOT A SCAM

Here are 14 red flags:

1. Buyer's willingness to pay full price without haggling and pay shipping and other costs
2. Landlord's inability to show you inside of property
3. Scammers use unusual stressor events, including:
 - (a) Claim that transaction must happen ASAP or the deal is off
 - (b) Claim you must take a check and no other payment method will work
 - (c) They want to send you a check for more than what is owed and have you remit the excess to someone else
 - (d) Death of a family member is impacting the deal somehow
 - (e) You will be arrested if you don't send money now
 - (f) Someone in your family is hurt, arrested, or detained and so you need to send money
4. They offer to let you pay in gift cards
5. They are out of town so they can't meet with you
6. Claims of having been scammed by previous buyers before, so they want to do the transaction in a strange, unexpected way that, if examined, gives them every opportunity to financially benefit
7. Adamant you must use their escrow person for payment
8. Adamant you must send them your banking or identity details to get payment
9. Adamant they will not use online service's mandatory payment service
10. Cannot take your phone call
11. You can't find their company name or email address on the internet
12. Their company name is very similar to a very well-known, global company name, but not quite the same (e.g., P&G Printing, GE Electricians, Amazing Books)
13. A request that you need to send them money so they can send you even more money
14. They are in love with you, but for some reason, just can't speak to you on the phone (or take a picture showing today's date on a newspaper)
15. I'm sure there are dozens of other signs that you and every person in the world should be aware of, but this list of red flags is a good start.

**“When in doubt, chicken out!”
If it sounds too good to be true... IT IS!**



Send Money... Using cell phone # or email address.

P2P - Send money to Family and Friends, using their cell phone # 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 My Accounts (A2A).

www.redriverfcu.com



RED RIVER MEMBER BUSINESS LOANS

Farm & Commercial Real Estate Loans

Farm & Commercial Equipment Loans

Operating Line of Credit Loan



Whether you're looking to purchase real estate or equipment, set up an operating line, expand your current business or start a new one, Red River Federal Credit Union can help!

We invite you to stop in and visit with us about your business needs.

What is your Debt to income ratio?

The simplest way of understanding debt-to-income (DTI) is that it is a useful number that compares the amount of your monthly debt payments to your monthly income.

You may have heard the magic number of **45 percent**, which is that no more than 45 percent of your monthly income should have to go to debt. However, some lenders actually prefer **40 percent or lower**.

Knowing your DTI will help you prepare to apply for a loan. If your percentage is too high, you can begin to work on strategies to improve it, either through paying off debt or increasing your income.

Your debt to income (DTI) is a helpful number in managing your personal finances. The lower the DTI, the higher probability that lenders approve your loan requests.

FREE, ONGOING CREDIT SCORE, REPORT, AND MONITORING WITH SAVVY MONEY

Master your credit standing, with no purchase or credit card required.

SIMPLY [LOG IN TO ONLINE BANKING](#) OR [MOBILE BANKING](#) FOR AN INSTANT, AT-A-GLANCE BREAKDOWN. AT RED RIVER FCU, WE AIM TO HELP MEMBERS SAVE AND BORROW SMARTER.



FREE CREDIT SCORE MONITORING DOESN'T AFFECT YOUR CREDIT SCORE EASY-TO-READ SUMMARY

Credit Score is available to you through both
Online and Mobile Banking.



RED RIVER ANNUAL \$1,000 SCHOLARSHIP

SCHOLARSHIP ENDOWMENT: Red River Federal Credit Union Scholarship Endowment was established by Red River in 1992 and provides a \$1,000 annual scholarship opportunity (\$500 per semester) at Western Oklahoma State College.

Students must submit a scholarship application through Western Oklahoma State College (WOSC). The scholarship will be awarded for the 2023-2024 academic year. To be considered for selection, student must be a member of the credit union or a dependent of a member and must have at least a 2.5 GPA.



Special Certificates

11 month - 3.56% APY

21 month - 3.30% APY

\$5,000 Minimum

ASK US ABOUT SAFETY DEPOSIT BOXES TO PROTECT YOUR VALUABLES!



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 672051
Dallas, Texas 75267-2021

Red River Federal Credit Union



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

PRIVACY NOTICE:

Federal Law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed. You may review our policy on our website at www.redriverfcu.com or you can call 580-482-7965 and we will mail you a copy.