



International Credit Union Day

People Helping People in Action

International Credit Union (ICU) Day is a global movement that celebrates the cooperative spirit of credit unions and harnesses the overall mission of “People Helping People.” This day is recognized on the third Thursday of every October, and we at CCFCU do a little more than just cupcakes and punch. We put our hands to work.

In honor of 67 years of serving our communities, Complex sets out to do 67 Intentional Acts of Kindness across West Texas and the South Plains. This very intentional initiative includes delivering care baskets to children in the hospital to packing meals for those in need, tying blankets for senior centers and those in foster care, and everything in between.



CCFCU recognizes the importance of showing up. We understand what we do isn’t possible without the support from an outstanding team and members who care. International Credit Union Day is just one more way we are present for our members, present for the communities we serve, and Present for You.



CUFEN Awards

CCFCU Core Value: To Be a Financially Sound Leader

This isn’t just a tagline but is one of our core values by which we operate. We believe in the power of education and fully know it can transform communities. CCFCU is proud to announce that we received three national awards for our financial capability initiatives from the Credit Union Financial Education Network (CUFEN). CUFEN is a credit union network aimed at empowering credit union educators with financial education resources, innovative tools, and networking opportunities to promote financial capability and build stronger communities.

Complex Community FCU received awards in the following categories:

- #1 - Most Adult Presentations**
- #1 - Most Student Presentations**
- #2 - Most Adults Reached**



“At CCFCU, we understand knowledge is power. Equipping students and adults with the resources and financial education provides choices and opportunities. The awards are a wonderful way to celebrate the team who walks out this mission every day. The real win is in transforming lives which, in turn, serves to transform our communities.” - Jason Berridge, President & CEO



@ Turn on eStatements... \$10 in Your Pocket

Goodbye paper clutter, hello convenience! Sign up for eStatements during the month of October and receive a \$10 credit to your account after 90 days!

Eligibility Details:

Enrollment must be completed by 10/31/2025.

Enrollment must remain active through at least 1/31/2026.

The \$10 reward will be posted by 2/20/2026.

All member accounts are eligible for the reward.



SCAN ME



Hello Fall! Sweet Potato Cake - *Debby Mayo, Midland*

2 1/4 cups Flour

1 tsp baking powder

1/2 tsp salt

1 tsp vanilla

4 Eggs

2 cups cooked sweet potato

1 cups vegetable Oil

1 cups chopped nuts

2 cups Sugar

2 tsp baking soda

2 tsp ground cinnamon

Sprinkle of powdered sugar

Heat oven to 350. Grease and flour a 12 cup bundt pan or 10x4 tube pan. Beat all ingredients in large bowl on low speed, scraping bowl constantly 30 seconds. Beat on medium speed scraping bowl occasionally, 3 minutes. Pour into pan and bake until wooden stick comes out clean (60-70 minutes). Cool 10 minutes inverted on wire rack. Cool completely sprinkle with powdered sugar.



Fraud Blog Series - *New Age Digital Fraud*

Protecting Our Members from Fraud

Fraud is evolving rapidly and our commitment to keeping you informed and protected has never been stronger. In this series, we explore the latest fraud trends and offer practical advice to help you stay safe in 2025 and beyond. This is just another way CCFCU can be Present for You.

Blog 3: AI and Deepfake Scams - The New Frontier of Digital Fraud

If you think you can trust your eyes and ears, think again. Scammers are evolving and updating their tactics with the help of technology - so are we. Stay up to date and learn how to identify scams manipulated by AI with our help.

Fraudsters are counting on the emotional impact of these tactics.

Unlike traditional fraud tactics, deepfakes tap into emotional triggers and trust in a person's identity. Follow this series and other blog posts on our website at comcfcu.com/blog.

If you receive a suspicious call, voice message, text or email, leave no room for doubt and contact us directly at 432.550.9126 to verify its legitimacy. Stay vigilant and stay safe!



Online Account Opening

Opening a New Account Just Got a Lot More Convenient

Experience the Credit Union Difference, firsthand, TODAY! In just a few minutes, you can open a new account at CCFCU and take advantage of the amazing benefits of credit union membership. All you need to apply: Government issued ID, state ID or passport, and Social Security number. Banking should always be on your terms. Call today with any questions! We have Member Service Representatives ready to answer your questions. Call us at 432.550.9126.



Savvy Seniors

Fraudsters Take Aim at Seniors

The fraudsters continue to focus on senior citizens and education and awareness are the best tools in our arsenal.

Let's begin with Red Flags. Those things that should cause us to stop and ask more questions:

- 1 - Urgent requests for money with a request for secrecy. The bad actor will often request the target not 'tell anyone'. They may use threats or intimidation. Don't be fooled.
- 2 - Threats of legal action. These don't normally come over the phone. The best action is to ask them to mail their demands so that you can confer with legal counsel. Don't give them your address - if they are suing you, they should have it!
- 3 - Asking for personal details or unusual payment methods. Think about it. Why would someone ask you to pay a debt with gift cards? Or cryptocurrency like Bitcoin?
- 4 - Beware of emails making demands or urgently requesting you CLICK HERE! If you are not POSITIVE you know them or weren't expecting an email from them, best to leave it unopened.
- 5 - Unsolicited "You Won!" messages. It's highly likely that if you did not enter the sweepstakes, you did not win.
- 6 - Caregivers or friends (even family) overly interested in your financial situation.
- 7 - Use of coarse language or profanity.

What do you do when these types of calls or emails come . . . and they will come!

- 1 - Hang up - or, better yet, if you don't know the number, let it go to voicemail.
- 2 - Pause and think before you act on urgent requests.
- 3 - Use good computer tools which block potential online attacks.
- 4 - Be highly skeptical of unsolicited communications and/or request for person information.
- 5 - Ask yourself . . . "Is this too good to be true?"
- 6 - Protect your accounts with secure words, authorized signers and use STRONG passwords which you change monthly. Yes! Monthly.

If you suspect you have been a victim call a trusted friend, family member or your CCFCU representative. We are Present for You in the fight against fraud.