

2020 Annual Meeting

Tuesday March 24, 2020 at 5:15 pm is the date and time set for the 2020 Annual Meeting.

We will meet in the Bonham Civic Center (Armory) 1100 W 5th St, Bonham. This meeting gives members an opportunity to gain a better understanding of the kind of organization they own. It is an important

event on our calendar because it gives the elected representatives an opportunity to report to the members. Even more important, it gives members the means to elect the persons who will direct the credit union for the coming year. There is one position to be filled this year on the Board of Directors. The term of Wes Rob-

erts is up for election. The final event of the meeting is the awarding of \$2,000 in door prizes to several lucky members.



ABSENTEE BALLOT REQUEST

Each primary member may request that an absentee ballot be sent to you if you are unable to attend our Annual Meeting for any reason. If you choose to vote absentee, you will not be eligible to participate in the election held during the meeting and you will not be eligible to win any door prizes. The deadline to turn in an

absentee ballot at the Credit Union Office is 4:30 p.m., Tuesday, March 24, 2020. Please make sure your ballot is mailed early enough to be received before the deadline. You may request ballots be sent to you by phone at (903) 583-8131; or by writing to: Fannin Federal Credit Union, 1737 N. Hwy 121 Bonham TX

75418. You may also vote in person during regular business hours prior to the above deadline. But, you must make your request immediately to be able to meet the deadline. Ballots received after 4:30 p.m. Tuesday March 24, 2020 will not be counted.



Office Holidays

New Years Day	January 1
Martin Luther King Jr Day	January 20
President's Day	February 17
Memorial Day	May 25
Independence Day	July 4
Labor Day	September 7
Columbus Day	October 12

Special points of interest:

- Annual Meeting
- Absentee Ballot
- Protect Your Card
- Lobby Under Construction
- Direct Deposit IRS Refund
- Loan Rates
- Christmas Club Account

Ways Criminals Get Debit Card Data... PROTECT YOUR CARD!!

1. Steal cards

Sophistication: Low/ Scales of Attack: Small

The simplest way for a criminal to get card data is to steal someone's card. To get the PIN, the thief might shoulder surf or guess a weak password, such as a birthdate.

2. Steal machines

Sophistication: Low/Scales of attack: Moderate

A criminal might decide to steal either an ATM or POS terminal. Cash can be pulled from the ATM's, but both types of machines could store card numbers if misconfigured. A stolen machine is also valuable in order to learn about weaknesses or ways to physically attack it.

3. Offline account takeover

Sophistication: Moderate/ Scale of attack: Small

Breaking into mailboxes and stealing account statements or other personal in-

formation can get a criminal conduct identity theft. Often they'll try to change the victim's mailing address with the credit union, order a new card, and activate it. If the CU has good processes in place that are adhered to, then this type of attack can be stopped.

4. Separate skimming device

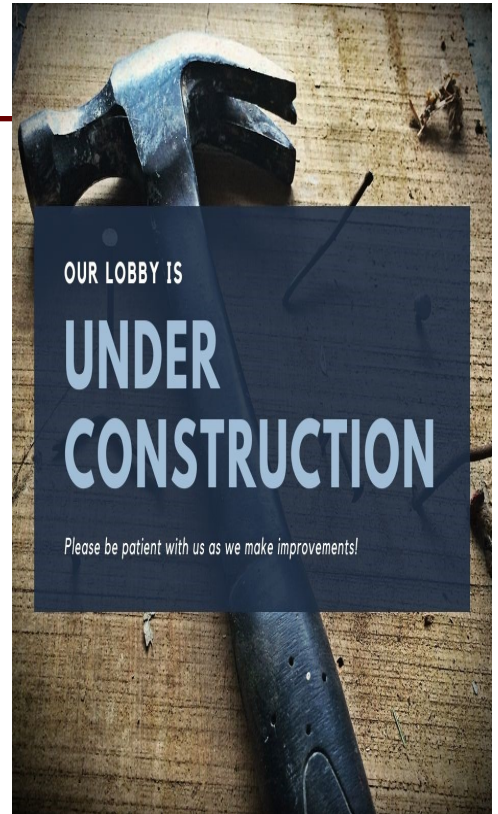
Sophistication: Low/Scale of attack: Moderate

If a skillful criminal can get a hold of a card for a few seconds, then they can swipe it through a reader and get its data.

5. Overlaid skimming devices

Sophistication: Low/Scale of Attack: Moderate

In this case, the criminal places a card reader over the machine's intrinsic reader. They might also attach a video camera or a pin-pad overlay to capture the PIN.



DIRECT DEPOSIT YOUR TAX REFUND FROM THE IRS

The IRS will transmit your tax refund directly to your Credit Union account. Direct deposit is quick, safe and easy. You need TWO numbers:

The Credit Union **routing number 311977990** and your Credit Union **account number**. Include these numbers directly on your 1040 form in the section labeled "Refund." The IRS states that you will receive your refund up to 3 weeks earlier than receiving it by mail.

Come in and check out our LOAN RATES!!!

We are very competitive!! So if you need to buy a new or used vehicle this year, remember to check with us first. If you need to buy a boat or RV before the summer gets here, stop by and see us. We have rates starting at 2.90% on new vehicles and as low as 3.95% for boats and RV's. We would love to help you with all your lending needs.

OPEN YOUR CHRISTMAS CLUB ACCOUNT TODAY!!



Open a Christmas Club account anytime during the year and your Christmas savings will be in your account first of November just in time to shop for Christmas next year. You can have an auto debit that would take the funds directly out of your account and deposit it to your Christmas Club account.

The staff and officers of Fannin Federal Credit Union hope you and your family have enjoyed a great and joyful holiday season and our wishes for a year filled with Peace, Love and Prosperity for all in 2019.

