

# 2021 Annual Meeting

**March 2021 is tentative for our 2021 Annual Meeting.**

**Look for more information to be coming closer to the event date.**

*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 are two positions to be filled this year on the Board of Directors. The term of Brad Nichols and*

*Ann Chapman is up for re-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 19, 2021. 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, Attn: Bekkie Cobb. 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 19, 2021 will not be counted.



### Office Holidays

New Years Day	January 1
Martin Luther King Jr Day	January 18
President's Day	February 15
Memorial Day	May 31
Independence Day	July 4
Labor Day	September 6
Columbus Day	October 11

### Special points of interest:

- Annual Meeting
- Absentee Ballot
- Protect Your Card
- Memo from the CEO
- Direct Deposit IRS Refund
- Loan Rates
- Christmas Club Account

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

*There is so much fraud going on right now. Please, **never** give anyone your debit card number, account number, login to your internet banking and your password.*

## 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 information 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.



## Healthy Habits to Prevent COVID-19

-  Avoid close contact
-  Cover your nose and mouth
-  Stay home when you are sick
-  Clean your hands
-  Avoid touching your eyes, nose or mouth
-  Practice other good health habits
-  Follow CDC's recommendation for using a facemask

*From our CEO,*

*As you all know, 2020 will be a year we will not soon forget. One of my most memorable moments will be how you all stayed calm and maintained patience's with the staff through the new and trying times. Each of you have truly led by example each and every visit to FFCU.*

*Thank you, Dillion Weeks*

## 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 2.50% on new vehicles and as low as 4.25% 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 2021.

