

2015 Annual Meeting

Tuesday March 17, 2015 at 5:15 pm is the date and time set for the 2015 Annual Meeting.

We will meet in the Bonham Family Life Center, 801 Star 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 are two positions to be filled this year on the Board

of Directors. The terms of Rick Ellis and Brad Nichols are up for election. The final event of the meeting is the awarding of \$2,000 in door prizes to several lucky members.



Fannin Federal News

FANNIN FEDERAL CREDIT UNION

ABSENTEE BALLOTS REQUEST

Each primary member may request that an absentee ballot be sent to them if they 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 for absentee ballots to be received

in the Credit Union Office is 4:30 p.m., Tuesday, March 17, 2015. 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 17, 2015 will not be counted.



Office Holidays

New Years Day	January 1
Martin Luther King Jr Day	January 19
President's Day	February 16
Memorial Day	May 25
Independence Day	July 4
Labor Day	September 7

Special points of interest:

- Annual Meeting
- Absentee Ballots
- Online Bill Pay
- Open your Christmas Club Acct
- Loan Rates

Online Bill Pay lessens the risk for Identity Theft!!

Do you know the number one reason why people do not sign up for online bill pay? It's security. People write checks as opposed to online bill pay because they feel they have more control. Reality is quite the opposite. Research shows online bill pay through a financial institution is ten times safer than sending checks through the mail. And it has been

shown that 90% of known cause Identity fraud happens through offline channels. You wouldn't put your personal information on a billboard, so why are you still writing checks. If you want to lessen your identity theft risk, contact us today and find out how to sign up for FFCU@Home account access and online bill pay.



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 checking account and deposit it to your Christmas Club account.

Come in and check out our LOAN RATES!!! We have recently reduced rates on all collateralized loans. 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% on new vehicles and as low as 3.5% for boats and RV's. We would love to help you with all your lending needs.

If the enclosed statement does not agree with your records please notify Daphna Winn at FFCU PO Box 336, Bonham, TX 75418

*****this box is not for normal Credit Union correspondence*****

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 2015.

