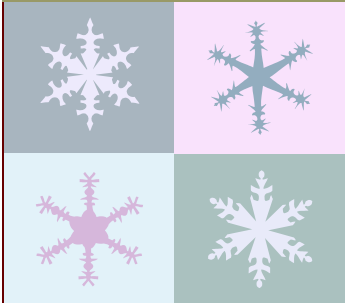


4th Quarter 2015

January 1, 2016



FANNIN FEDERAL CREDIT UNION

Fannin Federal News

2016 Annual Meeting!! 50th Anniversary of FFCU 1966-2016

Tuesday March 29, 2016 at 5:15 pm is the date and time set for the 2016 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 im-

portant 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

Barbara McCutcheon and John Ed Shinpaugh are up for election. The final event of the meeting is the awarding of \$2,000 in door prizes to several lucky members. This year we will have special prizes to give away in celebration of our 50th Anniversary!! Look forward to seeing you there!!

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 29, 2016. 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 29, 2016 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 30
Independence Day	July 4
Labor Day	September 5

Special points of interest:

- Annual Meeting "50th Anniversary"
- Absentee Ballots
- NCUA Launches Fraud Prevention Center
- Something New is Coming!!
- Loan Rates

NCUA Launches Fraud Prevention Center

Each year, scam artists and identity thieves steal billions of dollars from unsuspecting consumers. They use the telephone, email, text messaging, postal mail and the internet to steal information or trick consumers into handing over money. The new Fraud Prevention Center helps consumers learn how to recognize common scams, take action if they think they are victims of fraud and protect their finances. With the site's easy-to-use navigation and mobile-responsive design, users can access a number of

resources from NCUA and other federal partners. The Fraud Prevention Center has sections covering a variety of topics, including: Frauds and Scams: learn about the newest and most common types of frauds or scams, what to do if you become a victim of fraud and how to report a scam; Identity Theft: discover what steps you can take to prevent and report identity theft; Online Security: get tips for staying safe online; Fraud Alerts: stay a step ahead with the latest information and practical tips about recent frauds and scams;

and Fraud Resources: visit other NCUA partners for additional fraud prevention resources. The Fraud Prevention Center is also accessible through NCUA's newly redesigned online Consumer Assistance Center. NCUA supports credit unions and their members with financial literacy and consumer protection resources available without cost at MyCreditUnion.gov. NCUA also provides up-to-date financial education information on the agency's YouTube channel, Facebook page and consumer Twitter feed.

Something NEW is coming!!!

Many of you have heard of or been victim to fraudulent charges on your Master Card, Visa Debit Card or ATM card issued by financial institutions across the nation. Our members are not immune to these attacks on their accounts and many of you have had your cards compromised. Over the years this problem has just gotten worse.

In order to offer you, our members better protection from these losses, over the next 12 to 24 months we are going to reissue cards that have a computer chip in them. While these cards are not 100% risk free, they do offer much better protection of your information and funds than the mag strip cards that we currently issue.

The Fannin Federal Credit Union has over 6,000 cards issued to our 5,280 members so this is going to be very costly and time consuming event. We want you to know that our number one goal is to safe guard your personal information and finances. Thank you for your support.

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 1.75% on new vehicles and as low as 3.25% for boats and RV's. We would love to help you with all your lending needs.

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 2016. Thank you for your loyal support!!

