



## 2015 Scholarships Awarded

Since 1993, this credit union has given scholarships to graduating high school seniors who are members of the credit union. Each credit union member must complete the application process and submit an essay on credit unions. The volunteer selection committee is made up of three credit union members who meet and individually score each application to determine the winners.

This years winners are as follows:

- Kileigh Richardson**
- Macy Sanders**
- Jacy Martin**
- Logan Rattan**
- Angelica Smith**
- Madison Phillips**
- Brittany Ledbetter**
- Elizabeth Essary**
- Alex Gibbons-Archer**
- Klayton Keeton**
- Clayton Burkhammer**

- Amberlyn Borowski**
- Kaycie Lester**
- Robert Sutton**

We are very proud of our graduates and wish them all the best in the future.



## lovemycreditunion.org

Being a credit union member gives you access to many exclusive discounts and benefits. Go to lovemycreditunion.org and check out special

discounts from Chevrolet, Buick and GMC. These discounts are in addition to most current incentives and special offers. Head to your credit union

for pre-approval, and save even more with our low auto loan rates!! See Peggy or Chance!!

### Office Holidays

Independence Day	July 4
Labor Day	September 7
Columbus Day	October 12
Veterans Day	November 11
Thanksgiving Day	November 26
Christmas Day	December 25

### Special points of interest:

- *Scholarship Winners*
- *New car discounts*
- *Because Your Family*
- *Upgrading bill pay 9/1/15*
- *Fraud Detection*

## *Because your family is your greatest treasure!!*

To protect the ones you treasure most, you need the right life insurance plan.

Your family could face challenging financial obligations if you're not there.

Plan for them now with benefits to

help with: Funeral costs and final medical bills, mortgages and other outstanding debts, food, utilities, other living expenses, college or childcare costs, your spouse's retirement.

Not sure how much or what type of insurance you need? CUNA Mutual's licensed professionals can help you understand your options.

Call now for a personalized needs assessment, accurate answers to your questions, affordable, versatile options to fit your lifestyle and budget.

Let us help you take care of your greatest treasure.

Call toll-free: **1-877-MEMBERS** (1-877-636-2377).

Insurance sold through CUNA Mutual Insurance Society. The insurance offered is not a deposit and is not federally insured or guaranteed or sold by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNAMutual Insurance Society for doing so. Products may not be available in all states.



## **Fraud Detection and Prevention: Behind-The-Scenes**

Fannin Federal Credit Union can help stop card fraud before it even happens. Fannin Federal Credit Union utilizes a cutting-edge fraud-detection system that helps stop fraud at the point of sale for credit and debit card transactions. This sophisticated and highly effective system is the most reliable tool in the industry to help minimize your risk of fraud.

The system identifies certain typical situations in which card fraud can occur. If questionable activity is detected, the system compares the charge in question to your normal spending pattern and "scores" it based on the likelihood of fraud. If the system determines that there is questionable activity on the account, it is queued to an investigator to contact you for verification of the charges. If fraud is confirmed, your account is closed immediately and a new account is generated for you.

It may turn out that it really was you making the purchase. But just as easily it could be that Fannin Federal Credit Union has prevented you from being a victim of fraud.

## *We're upgrading your bill pay!!*

**EFFECTIVE SEPTEMBER 1, 2015**

**It will be easier to pay bills.**

**From your new home page dashboard you'll be able to:**

**PAY any person or company with one click**

**VIEW all payees, upcoming bills and payment history**

**ADD new payees quickly**

**SET UP recurring payments for bills that are the same each month**

**SEE bill amounts and payment due dates with eBill**



**Safe Deposit**

**Boxes Available!!**

3X10	\$20
5X10	\$40
10X10	\$65

Prices are per year