



2016 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. This years winners are as follows:

- Kailee Frost*
- Holdon Horton*
- Nathan Johnson*
- Taylor Keen*
- Alekai Midthune*
- Kelsee Nelson*
- Lauri Richardson*
- Monica Williams*
- David Williamson*

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 dis-

counts 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!!

Encourage your friends to bring their accounts to the Credit Union!! Extended hours of operation, great member service, and competitive rates!!

Office Holidays

Independence Day	July 4
Labor Day	September 5
Columbus Day	October 10
Veterans Day	November 11
Thanksgiving Day	November 24
Christmas Day	December 25

Special points of interest:

- *Scholarship Winners*
- *New car discounts*
- *Because Your Family*
- *Fraud Detection*
- *FFCU@Home upgrade*
- *VISA Branded Debit Card*
- *ATM/Night deposit Precautions*

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. **ALWAYS KEEP YOUR PERSONAL INFORMATION AT THE CREDIT UNION UP TO DATE SO WE CAN CONTACT YOU!!**

USERNAME and PASSWORD up-grade for signing into FFCU@HOME

PASSWORD REQUIREMENTS

- Minimum characters is 6.
- Must contain at least 1 upper case, 1 lower case, 1 special character, and one number.

USERNAME REQUIREMENTS

- Minimum characters is 6.
- Must contain at least 1 alpha character, 1 special character, and 1 number.



Safe Deposit

Boxes Available!!

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

Prices are per year



1737 N Hwy 121 Bonham, TX 75418 903-583-8131 Member NCUA

IMPORTANT INFORMATION REGARDING YOUR VISA-BRANDED DEBIT CARD

Non-Visa Debit Transaction Processing

We have enabled non - Visa debit transaction processing. This means you may use your Visa - branded debit card on a "PIN-Debit Network" (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE, CO-OP and Cirrus Networks.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non - Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

"Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but is not generally known for having a card program.



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NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility.

For your own safety, please be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember to not leave your card at the ATM. Do not leave any documents at night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please let us know if you notice a problem with one of our facilities. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.