

3rd Quarter 2013

October 1, 2013



FANNIN FEDERAL CREDIT UNION

Fannin Federal News

Credit Union Under Construction

Your Credit Union will begin construction on the addition of new offices on September 16th!!

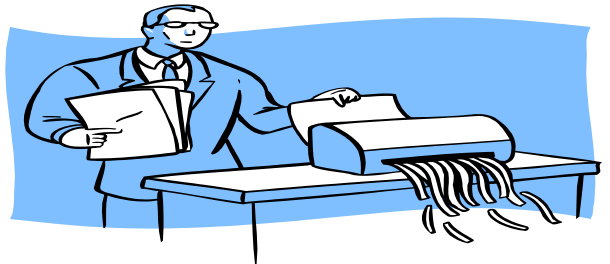


We understand this will be inconvenient during this time. The finished project will be worth the wait. YOUR Credit Union is growing!!

Thank you for your patients!!

International Credit Union Day Celebration!! **“Credit Unions Unite for Good”**

Fannin Federal Credit Union will celebrate “International Credit Union Day” by bringing your sensitive paper materials to the Credit Union on Saturday, October 19, 2013 from 8:00 to 11:00 am to be shred. Please limit to 5 boxes and no magazines, newspapers or electronics, i.e. CD’s, flash drives or hard drives. Refreshments will be served.



Office Holidays

Independence Day	July 4
Labor Day	September 2
Columbus Day	October 14
Veterans Day	November 11
Thanksgiving Day	November 28
Christmas Day	December 25

Special points of interest:

- *Under Construction*
- *International Credit Union Day*
- *Audio Response*
- *Six Flags Tickets*

Audio Response

Audio Response: Did you know with Audio Response you can check your balance, transfer funds, see if a check has cleared, see if a deposit has been posted to your account...24/7? Just call 903-583-6100, enter your account number, verify your SSN and select a PIN. If you have more questions please contact the credit union.

Yes, we make vehicle loans!

SPECIAL!! Interest rates as low as 2% W.A.C.

Automobile loans are our specialty! New or used cars and trucks less than 3 years old can be financed for up to 66 months. Some vehicles can be financed for up to six years. All credit approvals depends on your credit worthiness and ability to repay.

Contact the credit union for specific rates, terms and discounts available.

Five basic car buying tips:

1. Evaluate your financial situation and estimate how much payment you can afford.
2. Check your credit report online to make sure it is accurate. Dispute all inaccuracies quickly.
3. Compare APR's. The lower the Annual Percentage Rate, the less you will pay in loan interest. Don't forget to call Fannin FCU!
4. Consider used vs. new. The average cost of a used car is much less than a new one. Yet the APR is usually cheaper on a new one. Buy within your means and be sure you can afford the payments.
5. Look at insurance cost. Some models cost less to insure than others.



Relay for Life 2013!!!!

We have discount tickets available now for Six Flags and Hurricane Harbor!

General Admission

Six Flags \$43

Hurricane Harbor \$29

So, skip the long lines and come get your tickets today. A portion of the money for each ticket sold goes to Relay for Life, so not only are you getting a great deal on these tickets, but you get the satisfaction of knowing you are doing something good for someone else as well.

Come by and get yours today while tickets last!!



Safe Deposit

Boxes Available!!

3X10	\$20
5X10	\$30
10X10	\$40

Prices are per year

We have plenty of boxes available.
See Bekkie to get yours today!!!