

3rd Quarter 2014

October 1, 2014



FANNIN FEDERAL CREDIT UNION

Fannin Federal News

Credit Union Construction Completed



International Credit Union Day!! **“Local Service. Global Good”**

200+ million people worldwide choose a credit union!! Thank You for choosing Fannin Federal Credit Union!!

Office Holidays

Independence Day	July 4
Labor Day	September 1
Columbus Day	October 13
Veterans Day	November 11
Thanksgiving Day	November 27
Christmas Day	December 25

Special points of interest:

- *Construction Completed*
- *International Credit Union Day*
- *Audio Response*
- *iPay scheduled downtime*
- *Six Flags Tickets*
- *Insurance Termination*

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.

iPay SOLUTIONS SCHEDULED DOWNTIME

iPay Solutions, our bill pay provider has relocated it's primary data centers to Branson, MO and Allen, TX. The transition of the Branson, MO center is scheduled for the weekend of October 4, 2014. Scheduled downtime will occur throughout the weekend beginning 9:00 A.M. on Saturday, October 4 and will not exceed beyond 6:00 A.M. on Monday, October 6. During most of the downtime, user will see messages alerting them that our site is down for maintenance. There may be a brief period where these messages will not be presented. We apologize for any inconvenience this may cause.

Relay for Life 2014!!!!

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

General Admission

Six Flags \$48

Hurricane Harbor \$34

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	\$40
10X10	\$65

Prices are per year

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

Notice of Life Savings Insurance Termination

October 1, 2014

Notice of Life Savings Insurance Termination

Dear Member:

At CMFG Life Insurance Company (CMFG Life), we regularly evaluate our products to ensure we are delivering value to the credit unions and members we serve. Due to a significant decline in demand from credit unions and their members, we have made the difficult decision to exit the Life Savings product currently offered to you through Fannin Federal Credit Union. Life Savings was developed more than 75 years ago and has been in a steady state of decline for the last several years. Life Savings is structured as a monthly policy where the credit union pays the premium for each month, rather than building equity over time.

Per the terms of the group policy issued to your credit union, your Life Savings insurance will expire on December 31, 2014.

This insurance has been provided at no direct cost to you for eligible deposits. Coverage on existing eligible deposits will cease on January 31, 2015. That means, if you should pass away on or before January 31, 2015, your beneficiaries should submit a claim with your credit union immediately.

We know many of you value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a guaranteed issue Primary Protection Plan, underwritten by CMFG Life. This new policy would provide life insurance coverage up to \$2000. If you decide to take advantage of the conversion option, you must apply by January 31, 2015. You will be responsible for premium payments, and your new policy will be effective after you complete the application process. Your premiums will be based on your age at time of application.

Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CMFG Life by January 31, 2015 in order to receive coverage. To request the application, call 855.728.5205 to speak with a fully licensed insurance representative. Our staff will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family based on your current and future needs.

Please contact CMFG Life at 855.728.5205 with any questions.

Sincerely,

Jim Power
Executive Vice President, Chief Products Officer
CUNA Mutual Group