

3rd Quarter 2016

October 1, 2016



FANNIN FEDERAL CREDIT UNION

Fannin Federal News

October 20, 2016

THE Authentic DIFFERENCE

INTERNATIONAL CREDIT UNION DAY[®]
OCTOBER 20 2016

9 PRINCIPLES

- 1 DEMOCRATIC CONTROL**
One member, one vote.
- 2 OPEN MEMBERSHIP**
Membership fosters community.
- 3 NONDISCRIMINATION**
All are welcome at a credit union.
- 4 SERVICE TO MEMBERS**
American Consumer Satisfaction Index
CREDIT UNIONS 83
LIFE INSURANCE 77
BANKS 76
{ NATIONAL AVE. } 74.8
HEALTH INSURANCE 69
- 5 DISTRIBUTION TO MEMBERS**
Credit Unions: 100%
Banks: 10%
- 6 BUILDING FINANCIAL STABILITY**
Credit unions are stable.
Credit Union vs. Bank Closures, 2008-2012
- 7 CO-OP COOPERATION**
No fees for...
1/3 NO of American credit unions are designated low-income credit unions.
- 8 SOCIAL RESPONSIBILITY**
1/3 of American credit unions are designated low-income credit unions.
- 9 ONGOING EDUCATION**
Credit Unions

#CUDIFFERENCE #ICUDAY

International Credit Union Day “The Authentic Difference”

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

***Come by the Credit Union
for cookies and punch***

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:

- International Credit Union Day
- Audio Response
- EMV Debit Cards Issued
- Safe Deposit Boxes

Help Stop Debits Card Fraud

EMV DEBIT CARDS ARE COMING !!

Over the past several years instances of fraud using stolen debit card information has been on the increase. While we have taken steps to avoid this type of fraud, the Fannin Federal Credit Union has not been exempt. Many of you have experienced this first hand and while you have been inconvenienced with the loss of your card for several weeks, no member has lost any funds. We apologize for this inconvenience and are looking for ways to make issuing cards easier and safer.

Beginning in October we will start issuing new debit cards that have a small EMV computer chip embedded in the card. This will greatly enhance the security of your debit card. Over the next year each of you will receive a new debit card with this EMV chip. You will need to destroy your old card when the new debit card is received even if the old card has not yet expired.

You will need to contact payees you have on your old card and give them the new expiration date to insure the transactions are processed.

LOST OR STOLEN DEBIT CARD 800-405-7068

IMPORTANT NUMBER YOU NEED TO KNOW:

Experian	experian.com	888-397-3742
Equifax	equifax.com	888-766-0008
TransUnion	transunion.com	800-680-7289

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.



Safe Deposit

Boxes Available!!

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

Prices are per year prorated.

See Ann or Bekkie to get yours!!!