

# 2022

## FFCU Annual Meeting

**Tuesday March 22, 2022 at 5:15 pm is the date and time set for the 2022 FFCU Annual Meeting.**

*We will meet in the Fannin County Multi-Purpose Center, 700 FM 87, Bonham. This meeting gives members an opportunity to gain a better understanding of the kind of organization they own. It is an important*

*event on our calendar because it gives the elected representatives an opportunity to report to the members. Even more important, it gives members the means to elect the persons who will direct the credit union for the coming year. There are two positions to be filled this year on the Board of Directors. The terms of John Ed*

*Shinpaugh and Lynnette Lackey are up for election. The final event of the meeting is the awarding of \$2,000.00 in door prizes to several lucky members.*



### ABSENTEE BALLOT REQUEST

Each primary member may request that an absentee ballot be sent to you if you are unable to attend our Annual Meeting for any reason. If you choose to vote absentee, you will not be eligible to participate in the election held during the meeting and you will not be eligible to win any door prizes. The deadline for absentee

ballots to be received in the Credit Union Office is 4:30 p.m., Tuesday, March 22, 2022. Please make sure your ballot is mailed early enough to be received before the deadline. You may request ballots be sent to you by phone at (903) 583-8131; or by writing to: Fannin Federal Credit Union, 1737 N. Hwy 121 Bonham, TX

75418. You may also vote in person during regular business hours prior to the above deadline. But, you must make your request immediately to be able to meet the deadline. Ballots received after 4:30 p.m. Tuesday March 22, 2022 will not be counted.



### Office Holidays

New Years Day	January 1
Martin Luther King Jr Day	January 17
President's Day	February 21
Memorial Day	May 30
Juneteenth Independence Day	June 20
Independence Day	July 4
Labor Day	September 5

### Special points of interest:

- Annual Meeting
- Absentee Ballot
- Protect Your Card
- Direct Deposit IRS Refund
- Loan Rates
- Christmas Club Account

## Ways Criminals Get Debit Card Data...PROTECT YOUR CARD!!

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### 1. Steal cards

Sophistication: Low/ Scales of Attack: Small

The simplest way for a criminal to get card data is to steal someone's card. To get the PIN, the thief might shoulder surf or guess a weak password, such as a birthdate.

### 2. Steal machines

Sophistication: Low/Scales of attack: Moderate

A criminal might decide to steal either an ATM or POS terminal. Cash can be pulled from the ATM's, but both types of machines could store card numbers if misconfigured. A stolen machine is also valuable in order to learn

about weaknesses or ways to physically attack it.

### 3. Offline account takeover

Sophistication: Moderate/ Scale of attack: Small

Breaking into mailboxes and stealing account statements or other personal information can get a criminal conduct identity theft. Often they'll try to change the victim's mailing address with the credit union, order a new card, and activate it. If the CU has good processes in place that are adhered to, then this type of attack can be stopped.

### 4. Separate skimming device

Sophistication: Low/Scale of attack: Moderate

If a skillful criminal can get a hold of a card for a few seconds, then they can swipe it through a reader and get its data.

### 5. Overlaid skimming devices

Sophistication: Low/Scale of Attack: Moderate

In this case, the criminal places a card reader over the machine's intrinsic reader. They might also attach a video camera or a pin-pad overlay to capture the PIN.

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## DIRECT DEPOSIT YOUR TAX REFUND FROM THE IRS

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The IRS will transmit your tax refund directly to your Credit Union account. Direct deposit is quick, safe and easy. You need TWO numbers:

The Credit Union **routing number 311977990** and your Credit Union **account number**. Include these numbers directly on your 1040 form in the section labeled "Refund." The IRS states that you will receive your refund up to 3 weeks earlier than receiving it by mail.

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### Come in and check out our LOAN RATES!!!

We are very competitive!! So if you need to buy a new or used vehicle this year, remember to check with us first. If you need to buy a boat or RV before the summer gets here, stop by and see us. We have rates starting at 2.50% on new vehicles and as low as 4.25% for boats and RV's. We would love to help you with all your lending needs. See Wendi or Derrick for more information.

## **OPEN YOUR CHRISTMAS CLUB ACCOUNT TODAY!!**

*Open a Christmas Club account anytime during the year and your Christmas savings will be in your account first of November just in time to shop for Christmas next year. You can have an auto debit that would take the funds directly out of your account and deposit it to your Christmas Club account.*

The staff and officers of Fannin Federal Credit Union hope you and your family have enjoyed a great and joyful holiday season and our wishes for a year filled with Peace, Love and Prosperity for all in 2022.

