1st Quarter 2022

April 1, 2022



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2022 ANNUAL MEETING

Thank you for attending

We held our Annual Meeting on March 22, 2022 at 5:15 pm at the Multipurpose Complex. There were 103 in person and 89 online members present. Board President Wes Roberts presented a PowerPoint overview of the year 2021. After the presentation and introduction of officers, door prizes were awarded by random drawing. We gave away \$2,000 in cash door prizes. Members took home hundreds, fifties and twenty dollar bills. There were two positions on the board of directors up for re-election: John Ed Shinpaugh and Lynnette

Lackey, currently hold these positions. Both ran unopposed, and were re-elected by acclamation.

One of the benefits of being a credit union member is that you get to attend the annual meeting and vote for the people you want to serve on the Board of Directors.

Our Board members are all credit union members who have graciously volunteered their time to serve the credit union and the community.

Thank you and hope to see you all next year!!

New Text Message

Along with many other great features our new debit cards have brought us comes Fraud Alert Text Messages. Our fraud company will send you a text message asking whether a transaction is one vou made and you can simply reply yes or no. Replying yes will allow the transaction to go through and keep your card active, while replying no will turn your card off and block the transaction in question. They will also try to call and email if they can't get a reply by text message.

SecurLock Equip App

With warmer weather comes the time for travel and vacation! One of the features of our new debit cards is an app called SecurLock Equip. This app allows you to monitor your card's usage by being notified when you card has been used. You can also turn off your card if you misplace or loose it and turn it back on if you find it. Another great feature is that you can set your own travel notices! You no longer have to worry about calling us to let us know you are going out of state; you can either let the app follow your location so it will know you are where your card is being used, or set zip codes and areas where you will be traveling. If the app denies a transaction you are trying to make, it will allow you to approve it and try again.

Privacy Notice

Information we receive from you on applications or other forms; information about your transactions with us, our affiliates, or others; and, information we receive from a consumer-reporting agency.

We may disclose all of the information we collect, as described above, to companies that perform marketing a service on our behalf or to other financial

institutions with whom we have joint marketing agreements. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safe-

guards that comply with federal regulations to guard your nonpublic personal information.

For more information about Fannin Federal Credit Union's Privacy Policy, please view it at our website fanincu.com or call the Credit Union and one will be mailed upon request.

Office Holidays Closed

| Memorial Day | May 30 |
|------------------|-------------|
| Independence Day | July 4 |
| Labor Day | September 5 |
| Columbus Day | October 10 |
| Veterans Day | November 11 |
| Thanksgiving Day | November 24 |
| Christmas Day | December 26 |

Special points of interest:

- Annual Meeting
- SecurLock Equip App & Travel Notices
- Privacy Notice
- Scholarship Applications Available
- Relay for Life
- Reporting Lost or Stolen cards

Friend us on "Facebook" to keep up with what is going on at the Credit Union.

2022 Scholarship Applications



Any primary member who is a graduating high school senior is eligible for a Fannin Federal Credit Union Scholarship. Applications are on our web site (fannincu.com) or will be mailed upon request. The deadline for returning all applications is close of business (5:00 pm) Friday, April 22nd.

SALLIE MAE STUDENT LOANS...

Graduating seniors check our website for Sallie Mae Student Loans, just click on the icon to get started!!



<u>Instant Issue Debit Cards!</u> No more waiting 7–10 business days and then a couple of days after to receive your PIN for your card. We can now print them here!

Another feature of our new cards is the ability to choose from four Fannin County School designs. We have designs for Bonham Warriors, Ector Eagles, Dodd City Hornets, and Sam Rayburn Rebels and hope to have more!

We never know when something is going to happen to us that will cause us to be off from work or worse, lose a love one. We offer our members on their loans credit life insurance that will pay off the loan in case one of the borrowers passes away and credit disability insurance that will make your note payments if one of the borrowers is off from work because of an illness. Check with Wendi or Derrick!!



Website & Mobicint



Our website has had an update! Along with a new design and layout, we also added a convenient way to fill out some of our forms. You can now change your address and do stop payments. Check it out!! Download our Mobile App "Fannin Federal Credit Union" available on Google Play Store and Apple APP Store.

Relay For Life 2022!!!

Once again it is time for our Relay For Life team to put our fund raising efforts into high gear in preparation for the relay to be held September. Date to be determined. Come join all the fun!!





Reporting Lost or Stolen Cards

During our business hours please contact the credit union office to report all cards that are lost or stolen. After business hours to report your lost or stolen <u>Master-Card Debit Card</u> please call 888-263-3370.

To report a lost or stolen <u>Master-Card Credit Card</u> please call 833 -541-0777. If you have any questions please contact our office.



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