



## 2022 Scholarships Awarded

Since 1993, this credit union has given scholarships to graduating high school seniors who are members of the credit union. Each credit union member must complete the application process and submit an essay on credit unions. This years winners are as follows:

- Jaden Nelson
- Kerigan Wegley
- Kylie Hewett
- Cameron Person
- Kylee Graves
- Laura Turner
- Gunnar Wilson
- Lukas Wilson
- Rylee Gentry
- Kaylee MacManus
- Baily Clark
- Preston Morris
- Addyson Nichols
- Dru Nichols
- Zoie Quinn
- Grant Hall

Schools Represented:  
Bells HS, Bonham HS,  
Dodd City HS,  
Ector HS, Hebron HS,  
Honey Grove HS,  
Sam Rayburn HS,  
Trenton HS.

We are very proud of our graduates and wish them all the best in the future!



### Lovemycreditunion.org

Being a credit union member gives you access to many exclusive discounts and benefits. Go to [lovemycreditunion.org](http://lovemycreditunion.org) and check out special discounts from Sam’s Club, Hotels, Theme Parks & more!

### Traveling?

With warmer weather comes the time for travel and vacation! Make sure that downloading the SecurLOCK Equip app is one of your checklist items! On the app you are able to 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.

**WE NOW HAVE E-STATEMENTS AVAILABLE. STOP BY THE CREDIT UNION AND SIGN UP TODAY.**

#### 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
Christmas (Observed)	December 26

#### Special points of interest:

- Scholarship Winners
- [Lovemycreditunion.org](http://Lovemycreditunion.org)
- Travel Notices
- CUNA Mutual Life Insurance
- Communicating With Us Just Got Easier
- Online Banking/APP Login Information
- FFCU In The Community

# Because your family is your greatest treasure!!

To protect the ones you treasure most, you need the right life insurance plan.

Your family could face challenging financial obligations if you're not there.

Plan for them now with benefits to

help with: Funeral costs and final medical bills, mortgages and other outstanding debts, food, utilities, other living expenses, college or childcare costs, your spouse's retirement.

Not sure how much or what type of insurance you need? CUNA Mutual's licensed professionals can help you understand your options.

Call now for a personalized needs assessment, accurate answers to your questions, affordable, versatile options to fit your lifestyle and budget.

Let us help you take care of your greatest treasure.

Call toll-free: **1-877-MEMBERS** (1-877-636-2377).

Insurance sold through CUNA Mutual Insurance Society. The insurance offered is not a deposit and is not federally insured or guaranteed or sold by your credit union. Your credit union enables this program to be offered and is entitled to compensation from CUNAMutual Insurance Society for doing so. Products may not be available in all states.

*Do you have Facebook? If you do, search Fannin Federal Credit Union and "like" our page to keep up with the latest news from your credit union!*



## COMMUNICATING WITH US JUST GOT EASIER!!

New and exciting things are happening at Fannin Federal Credit Union! We have several different ways to communicate with us and keep up with what is going on at the credit union. You can now call OR text us with loan or general account inquiries. If you would like to speak to the loan department, text (903) 583-3941. If you need to speak with a credit union representative, text (903) 583-8131. For account balances, account history, or pending transactions, please use the APP, online banking, or the audio response line at (903) 583-6100.

## FFCU In The Community

Fannin Federal Credit Union was a sponsor for the Bonham Chamber of Commerce Golf Tournament on May 13, 2022. We also had a team that participated in the tournament. Out of 18 teams, The Credit Union Team placed 1st!



We have an APP for iPhone and Android. Go to your Apple App Store or Google Play Store and search "Fannin Federal Credit Union". Everything you need to know about your account will be in the palm of your hand! If you have any questions regarding the APP, call or text us at (903) 583-8131.

### LOG IN INFORMATION FOR ONLINE BANKING/APP

#### PASSWORD REQUIREMENTS

- Minimum characters is 8.
- Must contain at least 1 upper case alpha character, 1 lower case alpha character, 1 special character, and 1 number.

#### USERNAME REQUIREMENTS

- Minimum characters is 8.
- Must contain at least 1 upper case alpha character, 1 lower case alpha character, 1 special character, and 1 number.



**Relay For Life is back in person!**  
**Saturday September 17, 2022**  
**11am-10pm**  
**@ The Fannin County Courthouse**  
**See you there!**

Safe Deposit Boxes	
3X10	\$25
5X10	\$50
10X10	\$75
*Prices are per year	



1737 N Hwy 121 Bonham, TX 75418 903-583-8131 Member NCUA

## NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility.

For your own safety, please be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember to not leave your card at the ATM. Do not leave any documents at night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please let us know if you notice a problem with one of our facilities. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.