

4th Quarter 2022

January 1, 2023

2023

FFCU Annual Meeting

Tuesday March 21, 2023 at 5:00 pm is the date and time set for the 2023 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 repre-

sentatives 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 is one position to be filled this year on the Board of Directors. The term of Wes Roberts is 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 21, 2023. 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 21, 2023 will not be counted.

Office Holidays Observed

Holiday	Date	Holiday	Date
New Year's Day	January 2	Labor Day	September 4
Martin Luther King Jr. Day	January 16	Columbus Day	October 9
President's Day	February 20	Veteran's Day	November 11
Memorial Day	May 29	Thanksgiving	November 23
Juneteenth	June 19	Christmas	December 25
Independence Day	July 4		

Special points of interest:

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

FANNIN FEDERAL CREDIT UNION

Fannin Federal News

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

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.

Ways to protect your card:

Beware of scams and fake websites.

Beware of skimming devices.

Create a strong PIN for your card.

Monitor your account using our online banking through the website or app.

Also monitor your card's usage with the SecurLock Equip app.

DIRECT DEPOSIT YOUR TAX REFUND FROM THE IRS

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.

Come in and check out our LOAN RATES!!!

We are very competitive!! 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 as low as 3.75% and 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

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 2023.

