2nd Quarter 2023

July 1, 2023



News Federal

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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:

Lily Brummett Gabriela Chavez Matthew Floyd Ashlyn Fox Sabrina LaRue Maggie Vaught Wyatt Lacv Hope Eichman **Emily Ferguson** Garrett Knight Logan Lackey Reagan Lillie Cameron McCarley **Daniel Monroe** Carson Morrison Lexi Phillips **Austin Weeks** Hope Ball

Carter Whitburn
Caden Hendricks
Kyla Johnson
Alex Standlee
Bryce Borders
Alyssa Roberts
Emma Holman
Ridge Chaney
Kodi Chesser
Eli Mosley
Weston Parr
Allie Patton
Baylee Williams
Bailey Standerfer

Schools Represented: Ball HS, Bonham HS, Dodd City HS, Ector HS, Hebron HS, Honey Grove HS, Kilgore HS, Magers Academy Home School, McKinney HS, Melissa HS, Sam Rayburn HS, Texas Tech University HS Home School.

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 and check out special discounts from Sam's Club, Hotels, Theme Parks & more!

FFCU in the Community

Our School Debit Card Program has really taken off! We offer debit card designs with 5 local Fannin County School Mascots. With each swipe of one of our School Cards, FFCU sets back a percentage to give back to those schools at the end of the school year, at no cost to the member. At the end of this 2022-2023 school year we were able to present checks to Bonham ISD, Dodd City ISD, Ector ISD, Honey Grove ISD, and Sam Rayburn ISD totaling \$12,000!

Want to be a part of this awesome program and support your school? Come see us!

Office	Special points of interest:			
Holiday	Date	Holiday	Date	Scholarship Winners
New Year's Day	January 2	Labor Day	September 4	• Lovemycreditunion.org
Martin Luther King Jr. Day	January 16	Columbus Day	October 9	FCU In The Community
President's Day	February 20	Veteran's Day	November 11	CUNA Mutual Life Insurance
Memorial Day	May 29	Thanksgiving	November 23	Mobile Deposit Travel Notices
Juneteenth	June 19	Christmas	December 25	Online Banking/APP Login Infor-
Independence Day	July 4			mation

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!

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.

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

Mobile Deposit!



New and exciting things are happening at Fannin Federal Credit Union!
We now offer

Mobile Deposit in our app! Have a check but can't get by to get it deposited? Just log in, click on the camera icon, read the directions for proper endorsement, snap a picture, and you're good to go! Note: Make sure you have not already deposited the check. Checks will be placed on a hold until processed.

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; then just sit back and enjoy your vacation!





Saturday September 23, 2023

@ Bonham HS Warrior Stadium

See you there!

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

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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.
- 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 be cause 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.