

FANNIN FEDERAL CREDIT UNION *News*

International Credit Union Day

**Thursday October
17, 2024**

“International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement’s history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.”

~woccu.org



ICU Day raises awareness for work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

The theme for 2024 is **One World Through Cooperative Finance**. At a time when people seem to be increasingly divided, we hope to use the 76th anniversary of ICU Day to show how credit unions bring people closer together through democratic, member-owned financial institutions that put people over profit.

Stop by the lobby for some goodies we will have to appreciate how much our members mean to us and how you help the credit union movement!

Thank you for being a member!!

OFFICE HOLIDAYS OBSERVED

NEW YEAR'S DAY
JANUARY 1

MARTIN LUTHER
KING JR. DAY
JANUARY 15

PRESIDENT'S DAY
FEBRUARY 19

MEMORIAL DAY
MAY 27

JUNETEENTH
JUNE 19

INDEPENDENCE DAY
JULY 4

LABOR DAY
SEPTEMBER 2

COLUMBUS DAY
OCTOBER 14

VETERAN'S DAY
NOVEMBER 11

THANKSGIVING
NOVEMBER 28

CHRISTMAS
DECEMBER 25



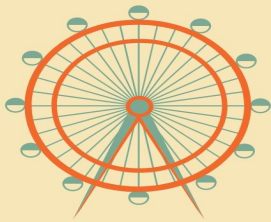
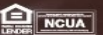
****Notice about Audio Response****

In September we updated our server!
However, the new server unfortunately no longer supports Audio Response. Please stop by the lobby if you have not set up online banking so that you still have a way to check your account during non-business hours.

Beware of Rising Debit Card Fraud Threats

At Fannin Federal Credit Union, our top priority is your security and knowledge regarding debit card fraud. While we have taken steps to avoid debit card fraud, we are not exempt from it.

Protect yourself from debit card fraud by staying informed and adopting protective measures. One step ahead can make all the difference in safeguarding your financial well-being. **Visit us for more information how to keep your card safe and remember we now have instant issue cards incase you do need a new one!**

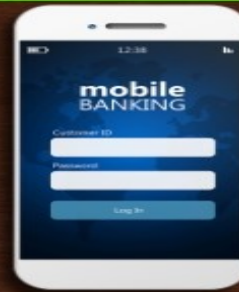


COME SEE US AT
THE FANNIN COUNTY FAIR
 October 9-12

COMING SOON

ON TUESDAY OCTOBER 22, 2024 THE **SECURLOCK EQUIP** APP OFFERED FOR OUR CARDS WILL BE CHANGING TO THE NEW AND IMPROVED **CARD SUITE LITE!** IT OFFERS ALL THE SAME FEATURES PLUS A FEW MORE, BUT YOU WILL HAVE TO DOWNLOAD THE NEW APP. CALL OR STOP BY FOR ANY QUESTIONS!

ON THE GO BANKING IN THE PALM OF YOUR HAND



Mobicint and Online Banking gives you the flexibility to stay on top of your banking needs wherever you are! With the Mobicint App, access to your financial accounts is always just a few clicks away!

With the app and through the website you can: check your account balance, securely transfer funds between your accounts, and review your account history.

We also have e-Statements, e-Notices, and e-Receipts available! Stop by and sign up today!



For the 2024 Relay for Life, we did another raffle for our members which included tickets to the State Fair of Texas, a crossbody bag and some things to take with you to the fair, 2 FFCU RTIC tumblers, and FFCU hats! Thank you to everyone who participated!



October 19th, 2024

Like us on Facebook



facebook.com/FanninFCU



Find us on Instagram too!

Important Numbers To Know:

Experian	experian.com	888-397-3742
Equifax	equifax.com	888-766-0008
TransUnion	transunion.com	800-680-7289
FFCU	fannincu.com	call: 903-583-8131
		text: 903-583-8131 loan text: 903-583-3941

Safe Deposit Boxes

3X10	\$25
5X10	\$50
10X10	\$75

*Prices are per year. See Ann or Bekkie



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.