

# FANNIN FEDERAL CREDIT UNION

## News

### 2025 FFCU Annual Meeting

**Tuesday March ??, 2025  
@ 5:00 pm**

The FFCU Annual Meeting is set for March 25th at 5:00pm. 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 representatives 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 are 2 positions to be filled this year on the Board of Directors. The terms of John Ed Simpson and Lynette Lackey are up for

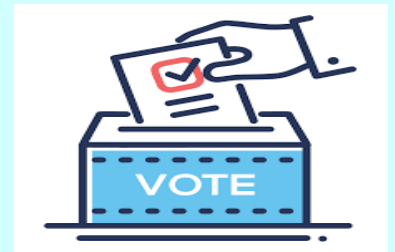


re-election. The final event of the meeting is the awarding of \$2,000.00 in door prizes to several lucky members. We hope to see you there!

#### Absentee Ballot Request

Each primary member may request 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 is 4:00pm Tuesday March 25, 2025. 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 4:00pm Tuesday March 25, 2025 will not be counted.



#### OFFICE HOLIDAYS OBSERVED

NEW YEAR'S DAY  
JANUARY 1

MARTIN LUTHER  
KING JR. DAY  
JANUARY 20

PRESIDENT'S DAY  
FEBRUARY 17

MEMORIAL DAY  
MAY 26

JUNETEENTH  
JUNE 19

INDEPENDENCE DAY  
JULY 4

LABOR DAY  
SEPTEMBER 1

COLUMBUS DAY  
OCTOBER 13

VETERAN'S DAY  
NOVEMBER 11

THANKSGIVING  
NOVEMBER 27

CHRISTMAS  
DECEMBER 25

#### Special points of interest:

- Annual Meeting
- Protect Your Card
- Direct Deposit IRS Refund
- Enroll in Online Banking



# Beware of Rising Debit Card Fraud Threats

At Fannin Federal Credit Union, our top priority is your security and knowledge regarding debit card fraud. Our dedicated team is here to assist you in staying protected and well-informed.

Debit card fraud is on the rise globally. You must be aware of the risks and take necessary precautions to safeguard your finances. Unauthorized access to your card details through skimming, data breaches, phishing, or physical theft can lead to financial loss, identity theft, and credit score damage.

### Protecting Yourself from Debit Card Fraud:

1. Secure Your Card and Personal Information
2. Be Wary of Skimming Devices
3. Stay Vigilant Online
4. Be Cautious of Phishing Attempts
5. Enable Additional Security Measures: create a strong PIN, don't write your PIN down, monitor your account on our online banking and Card Suite Lite apps.



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.**



Seconds ago, she was checking her balance. Enroll in online banking now! Stop by to get set up!



The ATM is now part of the drive thru! Be sure to look out for it in the back now rather than on the side of the building!

### GET YOUR TAX REFUND DIRECT DEPOSITED!



It is quick, safe, and easy. The IRS states you will receive your refund up to 3 weeks earlier than receiving it by mail. On your 1040 form in the section labeled "Refund" you will just include **TWO NUMBERS:**

The Credit Union routing number, 311977990, and your account number.



### This gift gets better over time.

It's a Christmas Club Savings Account. It's money to spend, yes, but it's also a great way to help someone you love to understand the value of saving. They can be opened anytime during the year and will directly deposit into your savings on November 1st. Open one today!



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 2025

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.