

1st Quarter * April 1, 2025 * fannincu.com * 903.583.8131



2025 FFCU Annual Meeting

THANK YOU FOR ATTENDING!

We held our Annual Meeting on March 25, 2025 at 5:15 pm at the Multipurpose Complex. There were 129 members in attendance. Board President Wes Roberts presented a PowerPoint overview of the year 2024. After the presentation and introduction of officers, door prizes were awarded by random drawing. We gave away \$2,000 in cash door prizes. Members took home hundreds, fifties and twenty dollar bills. There were two position on the board of directors up for re-election: John Ed Shinpaugh and Lynette Lackey, both of whom currently hold the positions. Both incumbents ran unopposed, and were re-elected by acclamation.

One of the benefits of being a credit union member is that you get to attend the annual meeting and vote for the people you want to serve on the Board of Directors.

Our Board members are all credit union members who have graciously volunteered their time to serve the credit union and the community.

Thank you and hope to see you all next year!!

Privacy Notice

Information we receive from you on applications or other forms; information about your transactions with us, our affiliates, or others; and, information we receive from a consumer-reporting agency.

We may disclose all of the information we collect, as described above, to companies that perform marketing a service on our behalf or to other financial institutions with whom we have joint marketing agreements. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

For more information about Fannin Federal Credit Union's Privacy Policy, please view it at our website fanincu.com or call the Credit Union and one will be mailed upon request.

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*
- *Privacy Notice*
- *Scholarship Deadline*
- *Shred Day—April 5th*

2024 Scholarship Applications

**Deadline: Close of business
Friday April 25th**

Any Primary Member who is a graduating high school senior is eligible for a FFCU Scholarship. Applications are on our web sit or can be mailed upon request.

www.fannincu.com

**FANNIN FEDERAL
CREDIT UNION**

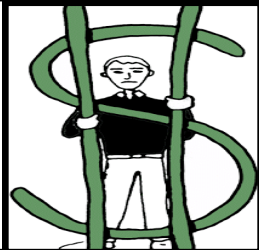
FREE COMMUNITY SHRED DAY

April 5, 2025

10am-12pm

Please only bring paper to be shredded!

We never know when something is going to happen to us that will cause us to be off from work or worse, lose a love one. We offer our members on their loans credit life insurance that will pay off the loan in case one of the borrowers passes away and credit disability insurance that will make your note payments if one of the borrowers is off from work because of an illness. Check with Wendi or Kelsee!!



** Website & App **

Our website is a wonderful tool for several reasons! You can change your address, fill out stop payments, apply for a loan, find our scholarship application, and log in to your online banking where you can find statements, check copies, and make transfers.

Check it out!! Also, download our Mobile App "Fannin Federal Credit Union" available on Google Play Store and Apple APP Store. On our app you are able to everything you can do on the online banking as well as mobile deposit for checks!

*****Fun Feature: with the app you can get a quick access widget to quickly see your balance from you phone's home screen!*****

YOU GOT MAIL...?

DID YOU RECEIVE A CHECK IN THE MAIL AND YOU'VE DONE NO WORK FOR THE COMPANY OR HAD NO PRIOR KNOWLEDGE OF ONE BEING SENT? BEWARE OF THESE FRAUDULENT CHECKS! THESE ALONG WITH ONES FOR "WRAPPING YOUR CAR" AND OTHERS ARE TYPICAL SCAMS. IF YOU HAVE ANY QUESTIONS ABOUT ONE YOU RECEIVE, BRING IT TO US AND WE CAN TAKE A LOOK AT IT!



01

Mail Fraud

Fake notices or fraudulent checks from an unknown source. Designed to make you believe they are legitimate.

Most seen with older members

Focuses on causing panic and making you commit quick action.

04

Scam Caller

Generally poses as either a sweepstakes winner, relative, or law enforcement agency.

Like us on
Facebook



facebook.com/FanninFCU

The ATM is now part of the drive thru!

Important Numbers To Know:

FFCU fannincu.com call: 903-583-8131

text: 903-583-8131 loan text: 903-583-3941

After Hours Lost/Stolen Debit Cards:

888-263-3370

After Hours Lost/Stolen Credit Cards:

833-541-0777



**Find us on
Instagram
too!**

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.