



2026 FFCU Annual Meeting

**Tuesday March 24, 2026
@ 5:00 pm**

The FFCU Annual Meeting is set for March 24th at 5:00pm. We will meet in the Roy V Floyd Community Center (previously known as the Armory), 1100 W 5th St, 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 is one position to be filled this year on the Board of Directors. The term of Wes Roberts is



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 24, 2026. 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 24, 2026 will not be counted.



Office Holidays

New Year's	Jan 1 st	Labor	Sep 7 th
Martin Luther King Jr.	Jan 19 th	Columbus	Oct 12 th
Presidents'	Feb 16 th	Veterans'	Nov 11 th
Memorial	May 25 th	Thanksgiving	Nov 26 th
Juneteenth	June 19 th	Christmas	Dec 25 th
Independence	July 4 th		

Special points of interest:

- Annual Meeting
- Beware of Scams
- Direct Deposit IRS Refund



BEWARE OF SCAMS

Mail, email, and text messages are common avenues scammers use to reach you. You may receive a letter stating "FINAL NOTICE" and "CALL IMMEDIATELY", or even a check with some odd details. Or you may receive an email or text message asking you to verify "unrecognized transactions." Unfortunately these are scams designed to catch your attention and pressure you into calling a number or clicking a link. Once you call, you don't reach who you thought you were calling and are then pressured into giving out information or buying something. If you click on the link it takes you to a fake website asking you to use your log in information which can then be stolen and used to access your account.

How can you protect yourself from these scams?

- **DO YOUR RESEARCH**
Search the phone number and name of the bank or company along with "review," "complaint," or "scam" to see if others have reported similar experiences.
- **VERIFY WITH TRUSTED CONTACT**
Use trusted contact information to reach out and ask if the mailer or message is legitimate
- **TAKE YOUR TIME**
Legitimate companies will not pressure you to act immediately.
- **REPORT SUSPICIOUS MAILERS**
If you receive a questionable mailer, report it to the Federal Trade Commission at ReportFraud.ftc.gov
- **DO NOT GIVE OUT INFORMATION**
Do not give out your username, password, or any other personal info and do not log in to verify something.
- **DO NOT CLICK ON LINKS & BLOCK SENDER IMMEDIATELY**

WHEN IN DOUBT, REACH OUT TO US DIRECTLY. WE ARE HERE TO HELP!

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!



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.



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 2026



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