

1st Quarter 2011

April 1, 2011



FANNIN FEDERAL CREDIT UNION

Fannin Federal News

Credit Union Annual Meeting

We held our Annual Meeting on March 15, 2011 at 5:15pm in the Sam Rayburn Memorial Veterans Center Auditorium at the Bonham VA Hospital. There were 150 voting members present. Board President Rick Ellis presented a PowerPoint overview of the year 2010. After the presentation and introduction of officers; door prizes were awarded by random drawing. We gave away \$1500 in cash door prizes. Members took

home twenties, fifties and one hundred dollar bills. There was one position on the board of directors up for re-election, Wes Roberts currently holds this position. Wes ran unopposed, and was 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 their community. If you were not able to attend this years meeting, we hope to see you there next year.

Privacy Notice - Enclosed

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 person information.

For more information about Fannin Federal Credit Union's Privacy Policy, contact us at

Fannin Federal Credit Union

1737 N. Hwy 121

Bonham, TX 75418

903-583-8131

Office Holidays

Memorial Day	May 30
Independence Day	July 4
Labor Day	September 5

Special points of interest:

- Annual Meeting
- Privacy Notice
- Relay For Life
- FEE CHANGES

2011 Scholarship Applications Available Now

Any primary member who is a graduating high school senior is eligible for a Fannin Federal Credit Union Scholarship. Applications may be picked up at the office or will be mailed upon re-

quest.

The deadline for returning all applications is close of business Friday, April 15th.



Credit Union Membership!!!

Did you know you can keep your credit union with you wherever you go? Whether you move, change jobs or get transferred to another area, your credit union membership is always with you. We're always as close as the nearest phone, fax, ATM or computer—so you never have to worry about being too far from your credit union accounts. As your needs change and wherever you go, Fannin Federal Credit Union has made a lifetime commitment to you. Make us your financial partner and keep the competitive, professional, financial convenience you've come to expect from your credit union.

Relay For Life 2011!!!

Once again it is time for our Relay For Life team to put our fund raising efforts into high gear in preparation for the relay to be held May 20th and 21st. This year the event will be held at the Bonham High School track and field.

Our ongoing fundraiser will be selling discount tickets to Six Flags and Hurricane Harbor.

All proceeds from Six Flags and

Hurricane Harbor ticket sales will go to Relay for Life.

Tickets are on sale now at the credit union office. These are discount tickets that are available to anyone.

Six Flags one day pass \$36

Hurricane Harbor one day pass \$26

Six Flags Season Pass \$65



Fee Schedule Changes effective June 1, 2011

Excessive Withdrawal each after 3 per month	\$ 5.00	Dormant Account or balance, whichever is less	\$25.00	Account Research/ per hour minimum charge \$25.00	\$25.00
Christmas Club Early Withdrawal NSF	\$25.00	Check Cashing 1% or a minimum of \$1.00 for accounts with only 1 service	\$25.00	Deposited Item Return	\$25.00
Returned Item	\$25.00	Tax Levy/Garnishment plus attorney fees	\$50.00	Account Closure if account is closed with 90 days	\$10.00
Stop Payment/ per request	\$25.00	Account Reconciliation/ per hr minimum charge \$25.00	\$25.00	ACH Overdraft	\$25.00
Alternate Checking/Monthly	\$10.00			Debit Card Overdraft	\$25.00
Collection Items	\$25.00			Par Value of One Share	\$10.00
Outgoing Wires	\$25.00				
Western Union	\$25.00				

