



Online Bill Pay lessens the risk for Identity Theft!!

Do you know the number one reason why people do not sign up for online bill pay? It's security. People write checks as opposed to online bill pay because they feel they have more control. Reality is quite the opposite. Research shows online bill pay through a finan-

cial institution is ten times safer than sending checks through the mail. And it has been shown that 90% of known-cause identity fraud happens through offline channels. You wouldn't put your personal information on a billboard, so why are you still writing

checks. If you want to lessen your identity theft risk, contact us today and find out how to sign up for CU@Home account access and online bill pay.



Annual Meeting

Tuesday March 17, 2009 at 5:15 pm is the date and time set for the 2009 Annual Meeting.

We will again meet in the Auditorium at the Sam Rayburn Memorial Veterans Center. 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 two positions to be filled this year on the Board of Directors. The terms of Rick Ellis and Terry Lawson are up for election. The final event of the meeting is the awarding of \$1,500 in door prizes to several lucky members.

Office Holidays

New Years Day	January 1
Martin Luther King Jr Day	January 19
President's Day	February 16

Special points of interest:

- *Online Bill Pay*
- *Annual meeting*
- *Absentee Ballots*
- *Office holidays*

Absentee Ballots Request

Each primary member may request that 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 Office is 4:30 p.m., March 17, 2009. 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 F.C.U., 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 4:30 p.m. March 17, 2009 will not be counted.



DIRECT DEPOSIT YOUR RE-FUND FROM THE IRS

The IRS will transmit your tax refund directly to your Credit Union account. Direct deposit is quick, safe and easy. You need TWO numbers: The CU routing number which is 311977990 and your Credit Union account number. Include these numbers directly on your 1040 form in the section labeled "Refund." The IRS states you receive your refund up to 3 weeks earlier than receiving by mail.

Darn good advice!!!

The next time you order checks, have only your initials and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your credit union will know how you sign your checks.

Don't sign the back of your

credit cards. Instead, put "PHOTO ID REQUIRED"

When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be

handling your check as it passes through all the check processing channels will not.



Reporting Lost or Stolen Cards

During our business hours please contact the credit union office to report all cards that are lost or stolen. After business hours to report your lost or stolen Visa Check Card

please call 1-800-405-7068. To report a lost or stolen MasterCard please call 1-800-442-4757. If you have any questions please contact our office.

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.