



Come in and check out our REDUCED LOAN RATES

We have recently reduced rates on all collateralized loans. So if you need to buy a new or used car this year, remember to check with us first. If you need

to buy a boat or RV before the summer gets here, stop by and see us.

We have rates starting at 3.5% on new cars and as low as 5% for boats and RV's.

We would love to help you with all your lending needs.



Annual Meeting

Thursday March 18, 2010 at 5:15 pm is the date and time set for the 2010 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 Barbara

McCutcheon and Deann Holder 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 18
President's Day	February 15

Special points of interest:

- *New Reduces Loan Rates*
- *Annual meeting*
- *Absentee Ballots*
- *New Phishing Scam*

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 18, 2010. 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 18, 2010 will not be counted.



DIRECT DEPOSIT YOUR REFUND 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.

New Visa Phishing Alert!!

A new phishing attempt is currently circulating. The following email notification has been reported being received:

Subject: Possible fraudulent transaction

Dear VISA card holder,

A recent review of your transaction history determined that your card was used at an ATM located in Cote d'Ivoire, but for security reasons the requested transaction was refused. Please carefully review electronic report for your VISA card at:

Then you would see a link to the website to verify your information, and also a very long reference number.

THIS IS NOT A LEGITIMATE EMAIL. IT IS A FRAUDULENT ATTEMPT TO OBTAIN PERSONAL INFORMATION.

Do not open or respond to this email. Visa does not send email notifications to verify suspicious activity

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.