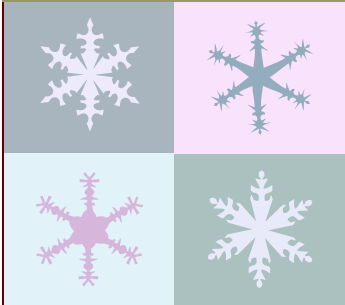


4th Quarter 2011

January 1, 2012



FANNIN FEDERAL CREDIT UNION

# Fannin Federal News

## Come in and check out our LOAN RATES

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.

If you have a vehicle or RV financed at another financial institution check

with us to see if we can refinance it at a lower rate.

**SPECIAL!!** until January 31, 2011

New car loan w.a.c. 2.8% APR and \$500.00 holiday loan w.a.c.

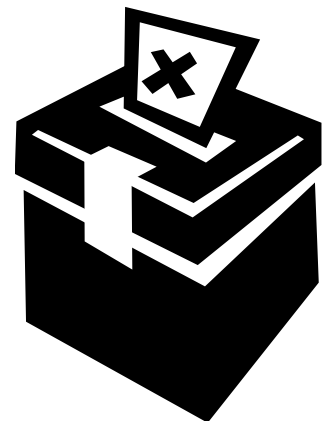
### Annual Meeting

**Tuesday March 6th, 2012 at 5:15 pm is the date and time set for the 2012 Annual Meeting.**

We will meet in The Bonham Family Life Center, 801 Star 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 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 2
Martin Luther King Jr Day	January 16
President's Day	February 20
Memorial Day	May 28
Independence Day	July 4

#### Special points of interest:

- Loan Rates SPECIAL thru 1/31/12
- \$500 Holiday loan still available
- Annual meeting
- Absentee Ballots
- US Savings Bonds going paperless

## Absentee Ballots Request

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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 6th, 2012. 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. Ballots received after 4:30 p.m. March 6, 2012 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.

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**U.S. Savings Bonds are going paperless! No more paper savings bonds through financial institutions or mail order after December 31, 2011. Buy and manage savings bonds electronically through Treasury Direct at [www. Treasurydirect.gov](http://www.Treasurydirect.gov)**

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## CHRISTMAS CLUB ACCOUNT

Open a Christmas Club account anytime during the year and receive a check just in time for Christmas next year. You can have an auto debit that would take the funds directly out of your checking account and deposit it to your Christmas Club account.

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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.

## HAPPY NEW YEAR 2012

