



Scholarships Awarded

Since 1993, this credit union has given scholarships to graduating high school seniors who are members of the credit union. Each credit union member must complete the application process and submit an essay on credit unions. The volunteer selection committee is made up of three credit union members who meet and individually score each application to determine the winners.

This years winners are as follows:

From Bonham High School

Morgan Godbey, Myles Galyon, Justin Cole Lackey, and Michelle Simpson.

From Dodd City High School

Chance Peeler.

From Ector High School

Audra Rhudy

From Sam Rayburn High School

Nolan Skidmore, Chelsea Havens, Haley Page, Sarah Berni

We are very proud of our graduates and wish them all the best in the future.



CU@Home and Bill Pay

Make sure your Direct Deposit is at the Credit Union and that your outstanding checks and debit card transactions have all cleared by signing up for our on-line account access called CU@Home.

You must sign up for this service at the office or by fax or mail. Once you are enrolled in this service, simply go to www.fannincu.com, and sign in. Here you will safely and securely enter your account # and password. When you have logged in, you will have access to all your different account information, view check copies, make transfers, view your loan payoff and payment history and many other features.

Once you are on-line you can sign up for the bill pay service we offer. Both of these services are offered at no cost to you. They will make your life easier, so what are you waiting for?

Sign up today!!!!

Office Holidays

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| Independence Day | July 4 |
| Labor Day | September 1 |
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Special points of interest:

- *CU@Home*
- *Safe Deposit Boxes*
- *Online Bill Pay*
- *Car Loans*
- *Six Flags Tickets*

Membership is Great!!!!

We have discount tickets available now for Six Flags and Hurricane Harbor!!

General Admission

Six Flags \$33

Season pass \$55

Hurricane Harbor \$24

Six Flags/HH combo \$113

So, skip the long lines and come get your tickets today. A portion of the money for each ticket sold goes to Re-

lay for Life, so not only are you getting a great deal on these tickets, but you get the satisfaction of knowing your doing something good for someone else as well.

Come by and get yours today while supplies last!!



Safe Deposit Boxes Available!!

3X10 \$20

5X10 \$30

10X10 \$40

Prices are per year

We have plenty of boxes available. See Windy to get yours today!!!

Yes, we make car loans!

Automobile loans are our specialty! New or used cars and trucks less than 3 years old can be financed for up to 66 months. Some vehicles can be financed for up to six years. All credit approval depends on your credit worthiness and ability to repay.

Contact the credit union for specific rates, terms and discounts available.

Five Basic Car Buying Tips:

1. Evaluate your financial situation and estimate how much payment you can afford.
2. Check your credit report online to make sure it is accurate. Dispute all inaccuracies quickly.
3. Compare APR's. The lower the Annual Percentage Rate, the less you will pay in loan interest. Don't forget to call Fannin FCU!
4. Consider used vs. new. The average cost of a used car is much less than a new one. Yet the APR is usually cheaper on a new one. Buy within your means and be sure you can afford the payments.
5. Look at insurance const. Some models cost less to insure than others.

Account Safety

We will never contact you by phone or internet and ask you to give us any numbers concerning your accounts with us. Never respond to inquiries such as this. Never share any personal information in e-mails.

We will call you if we are alerted by our Fraud Detection Network

that we need to contact one of our members to verify that a suspicious transaction on one of our cards was authorized by the member. But, we will not ask you account numbers of any kind. We will simply state the transaction details and verify that you were aware of it.

Always look for the "https" in any web site address and the locked padlock icon. That designates a "locked" or secure site. The best prevention from computer violation is to install a personal firewall and antivirus software. Then, keep it updated frequently!