



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:

- Tara Carlisle
- Catelyn Jeffrey
- Brooke Oliver
- Lane Fox
- Joshua Curry
- Jonathan Shanks

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



IMPORTANT NOTICE

The Expedited Funds Availability Act (Act) sets forth requirements for the minimum amount of a check deposited that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the Fannin Federal Credit Union Funds Availability Policy Disclosure is amended as follows: AVAILABILITY OF OTHER CHECK DEPOSITS – The first \$200.00 from a deposit of other checks will be available by the first business day after the day of your deposit. For example, if you deposit a check of \$700.00 on a Monday, **\$200.00** of the

deposit will be available by Tuesday. The remaining **\$500.00** will be available by Wednesday.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. You are welcome to contact the Credit Union with any questions you may have regarding this change.

Office Holidays

Independence Day	July 4
Labor Day	September 5
Columbus Day	October 10
Veterans Day	November 11
Thanksgiving Day	November 25

Special points of interest:

- 2011 Scholarship Winners
- Expedited Funds Availability Act Changes
- CUNA Mutual Insurance
- Six Flags and Hurricane Harbor tickets available now!!

Because your family is your greatest treasure

To protect the ones you treasure most, you need the right life insurance plan.

Your family could face challenging financial obligations if you're not there.

Plan for them now with benefits to help with:

- Funeral costs and final medical bills
- Mortgages and other outstanding debts.
- Living expenses
- College or childcare costs

CUNA Mutual's licensed professionals can help you understand your options. Call now For a personalized needs assessment . Let us help you take care of your greatest treasure. Call toll-free: **1-877-MEMBERS** (1-877-636-2377). Insurance sold through CUNA Mutual Insurance Society. The insurance offered is not a deposit and is not federally insured or guaranteed or sold by your credit

NEW FEE CHANGES		
EFFECTIVE JUNE 1, 2011		
SHARE ACCOUNT FEES		
Excessive Withdrawal Fee (3 free per month)		\$ 5.00
Christmas Club Early Withdrawal		\$25.00
CHECKING ACCOUNT FEES		
NSF		\$25.00
Return Item		\$25.00
Stop Payment		\$25.00
Alternate Checking		\$10.00
OTHER SERVICES FEES		
Item Sent for Collections		\$25.00
Wire Transfer (outgoing)		\$25.00
Western Union		\$25.00
Account Reconciliation (\$25.00 minimum charge)	\$25.00/per hour	
Account Research (\$25.00 minimum charge)	\$25.00/per hour	
Deposited Item Return		\$25.00
Account Closure (if closed within 90 days)		\$10.00
Tax Levy/Garnishment	\$50.00/plus Attorney Fees	
Dormant Account (\$25.00 or balance whichever is less)		\$25.00
Check Cashing Fee	1% or minimum of \$1.00 for accounts with only 1 service	
ETF FEES		
Ach Overdraft		\$25.00
Debit Card Overdraft		\$25.00
SHARE VALUE	Par Value of One Share	\$10.00
LOAN FEES	Late Fees	\$25.00

Six Flags Tickets 2011!

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

General Admission

Six Flags \$36

Season pass \$65

Hurricane Harbor \$26

So, skip the long lines and come get your tickets today. All profits of each ticket sold goes to Relay for Life, so not only are you getting a great deal on these tickets, but you get the satisfaction of knowing you are 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

Prices are per year

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