



# CANNON FEDERAL CREDIT UNION

A Better Way to Bank

P.O. Box 2080

[www.cannonfcu.org](http://www.cannonfcu.org)

(575)742-3700

Clovis NM 88102

(800)280-CFCU

## A Message from the CEO...

Happy New Year! 2021 proved to be another successful year for your credit union. We faced many challenges along the way, but we were able to adapt and overcome each of them. We couldn't have done it without your continued support during these times.

As we enter 2022, we are hopeful and optimistic about the future. We are looking forward to adding Indirect Lending in the early part of the year. This will make car buying easier with quicker loan approvals!

Have a Healthy and Prosperous New Year!

Happy New Year!

*Sincerely,  
Heather Fowler*

### Holiday Closures

#### Martin Luther King, Jr. Day

All offices will be closed

Monday, January 17th

#### Presidents' Day

All offices will be closed

Monday, February 21st

#### Memorial Day

All offices will be closed

Monday, May 30th

### We love our community!

Community brings people together, that is why it matters. It connects us and gives us a great sense of belonging. CFCU recently had a toy drive to benefit the local Salvation Army.



# Members, for your info.....

[www.cannonfcu.org](http://www.cannonfcu.org) for 24/7 Online Loans

## **Individual Retirement Accounts**

April 15th is the deadline to contribute to your IRA for 2021 and take the appropriate tax advantage.

Don't have an IRA? Start one today at CFCU. For more information call (575) 742-3700.

## **Brake for a Great Rate!**

**Refinance your auto loan from another lender with us, and we will beat your existing rate by 2%!**

*Some restrictions apply. Based on approved credit. Loan balance must exceed \$10,000 to qualify.*

*Floor rate of 2.49% APR.*

## **New Year, New Possibilities!**

**Improve your finances with a personal loan today!  
Rates as low as 8.99%!**

*Some restrictions apply. Based on approved credit.*

Apply online at [www.cannonfcu.org](http://www.cannonfcu.org) or stop by today!

*Offers end 02/28/2022*

Did you know our credit cards have no annual fee and no balance transfer fee? Apply today!



## **Courtesy Pay Overdraft Protection**

Qualified members may sign up for the CFCU Courtesy Pay Overdraft Protection Service. This Service allows approved members to overdraw their account with a fee. Save frustration, embarrassment, and possible snowballing fees. \$27 is the fee for each item paid (not to exceed \$250 daily) to pay debit card transactions, share drafts, and ACH items. Limits apply based on account type.

For more information, contact a Member Services Representative today.

## **Tax-Time Tips**

### **Monitor Your Mailbox:**

We will soon be sending out IRS Form 1099 for members who earned \$10 or more in dividends on credit union accounts, and IRS Form 1098 for those who paid at least \$600 in interest on credit union mortgages. If you receive one or both of these forms, please retain them for your tax preparation.

### **Request Direct Deposit:**

Direct Deposit is simple, secure, and best of all, quick! Simply complete the Direct Deposit form line on your tax form, including your CFCU account number and routing number (312270023), to have your refund electronically deposited into your credit union account.

## **Annual Meeting**

Friday, March 4, 2022

**Mark your calendars! More information will follow on our plan for conducting the Annual Meeting.**