



CANNON FEDERAL CREDIT UNION

A Better Way to Bank

P.O. Box 2080

Clovis NM 88102

www.cannonfcu.org

(575)742-3700

(800)280-CFCU

Holiday Hours

Martin Luther King, Jr. Day

All offices will be closed

Monday, January 18th

President's Day

All offices will be closed

Monday, February 15th



A Message from the CEO...

Has it been a year already? Time has really flown since I arrived and we are already seeing the benefits of this past year's new products and services. Several members have already taken advantage of our real estate loans. Thousands of member transactions have been performed at shared branches throughout the country. Hundreds of members have taken advantage of free insurance in the form of our Courtesy Pay program. This may be one of the least used but most beneficial products offered at CFCU. We keep your checks from bouncing and your debit card transactions from declining when there's not quite enough in your account but remember, you must opt in to take advantage of this life saver. See any of our tellers or member service reps to learn more.

Our biggest single change will become visible in late February with the launch of our completely new online banking platform. Regardless of what kind of device you choose to use, accessing your account remotely will be simple and the transactions you can perform will be numerous.

Even though loans have grown by more than 25% in 2015, we still need and want to service your borrowing needs. Be sure to check with us when you're in the market for that new car, truck, boat, RV or whatever. You'll see we're often the best rate you can find and we're local which means your loan decision is made right here in Clovis.

Thank you for choosing to do business with Cannon FCU where we offer A Better Way to Bank!

Check six,
Jim Fillman

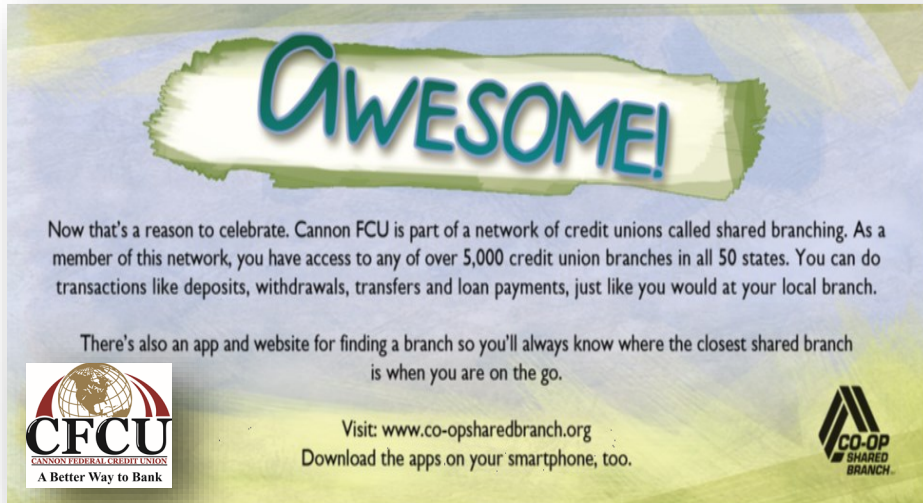


Debt weighing you down?

Consolidate and Save! Special Rates as low as **6.99%*** on personal debt consolidation loans. Holiday shopping means New Year's bills will be heading your way! Let CFCU save you money by consolidating those high rate credit cards into one low rate, low payment! (*some restrictions apply)

Members, for your info.....



www.cannonfcu.org for 24/7 Online Loans



Now that's a reason to celebrate. Cannon FCU is part of a network of credit unions called shared branching. As a member of this network, you have access to any of over 5,000 credit union branches in all 50 states. You can do transactions like deposits, withdrawals, transfers and loan payments, just like you would at your local branch.

There's also an app and website for finding a branch so you'll always know where the closest shared branch is when you are on the go.

Visit: www.co-opsharedbranch.org
Download the apps on your smartphone, too.



Board Corner

Ever thought of becoming part of the Board of Directors for Cannon Federal Credit Union? The Board of Directors is looking to get a list of potential candidates put together that we can pull from when we have a Board member leaving. This would not mean you are on the hook, but would be an individual that we could contact for an interview and potential appointment on the Board for the term of the departing Board member.

The process to get on the list is to contact me at gtjones.cfcu@gmail.com. I will conduct an initial interview and provide you with some information about our Board and the Credit Union. If you are still interested then we would have an application for you to fill out with some basic questions to be put on file and add you to the list. When we have a Board member that is leaving we would then pull from the list, based on your answers on the application, and set up interviews to ensure we are selecting the best candidate for the position.

The Board of Directors is committed to serving the Members of Cannon Federal Credit Union and looks forward to hearing from you as a potential candidate.

Sincerely,
George T. Jones IV,
Chairman, Board of Directors



Annual Meeting

Friday, March 4, 2015
4205 N. Prince Street

Plan to join us to celebrate another successful year for CFCU.

Agenda:

5:00-5:45 Light Refreshments

5:45 Business Meeting

Door Prizes



Individual Retirement

Accounts

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

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

Courtesy Pay Overdraft Protection

Qualified members may now 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. \$25.00 is the fee for each item paid (not to exceed \$250.00 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.