



# CANNON FEDERAL CREDIT UNION

A Better Way to Bank

P.O. Box 2080

Clovis NM 88102

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

(575)742-3700

(800)280-CFCU

## Holiday Hours

### Martin Luther King, Jr. Day

All offices will be closed  
Monday, January 15th

### President's Day

All offices will be closed  
Monday, February 19th

## Board Corner

2017 has proven to be another interesting year in the Credit Union World. We will continue to keep up with the many changes that are being made in the regulatory area as well as keeping the personal approach to taking care of your financial needs by providing one-on-one service as your needs require. If you have any questions or concerns please feel free to contact Heather Fowler or a Board Member.

Finally, we are in search of members who are interested in becoming a Board of Directors Member or a Supervisory Committee member. Both of these positions provide a vital service to the Credit Union. If you are interested or know someone who is, please contact me at [gtjones.cfcu@gmail.com](mailto:gtjones.cfcu@gmail.com).

Sincerely,

George T. Jones IV

Chairman, Board of Directors

## 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.

## Travel Notifications

If you plan to take a vacation or travel outside your normal debit or credit card usage area, or across state lines, please contact CFCU so that we may place a travel notification on your card to prevent a possible block. (Falcon Fraud, also known as Card Monitoring Service, will put a temporary block on your Visa card if they are alerted of any unusual activity on your account.) This is to protect you as a consumer. You can submit notifications by calling (575)742-3700 or sending a secure message through your online banking profile.

# Members, for your info.....

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

With shared branching, you'll have access to 5,500 branches in all 50 states.

And at least one that's close to campus. We are part of a national network of credit unions that share facilities, called shared branching. As a member, you can stop in and do transactions such as withdrawals, deposits and transfers at any of these branches - just like you would your hometown credit union.

Visit [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator) to find a branch near you.



## **Individual Retirement** **Accounts**

April 17th is the deadline to contribute to your 2017 IRA and take the appropriate tax advantage.

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

## **Tax-Time Tips**

### **Monitor Your Mailbox:**

We will soon be sending out IRS Form 1099 for members who earned \$10 or more 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 2, 2018  
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



## **Did you spend too much this holiday season?**

Come see CFCU for all your lending needs. Give us a call, or apply online today!

