



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 21st

President's Day

All offices will be closed
Monday, February 18th

A Message from the CEO...

What a great year 2018 has proven to be! I want to thank you for your continued support and membership. We will continue to work hard for your business, and are committed to making your experience even better in 2019.

Have a Healthy and Prosperous New Year!



Sincerely,
Heather Fowler

Courtesy Pay Overdraft Protection

Qualified members are eligible to apply 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.

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 by sending a secure message through online banking.

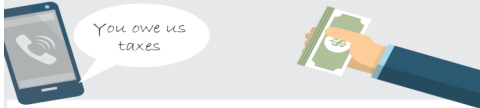
Members, for your info.....

www.cannonfcu.org for 24/7 Online Loans

IRS IMPOSTER SCAMS

The Internal Revenue Service (IRS) is the government agency that collects federal taxes.

Scammers pretend to be IRS officials to get you to send them money.



HOW THE SCAM WORKS



WARNING SIGNS

How will the IRS first contact you?	
phone call	NO
email	NO
mail	YES

How will the IRS ask you to pay?	
with a prepaid debit card	NO
with a money transfer	NO
won't require a specific type of payment	YES

GOT A CALL?

- Don't give the caller information** such as your financial or other personal information.
- Write down details** such as the number and name of the caller.
- Hang up**
- Contact the IRS directly** If you're worried the call is real, contact the IRS directly at **800-829-1040** or go to **irs.gov**.
- Report the call** File a complaint with:
 - the Treasury Inspector General for Tax Administration (TIGTA) at **tigta.gov** or **800-366-4484**.
 - the FTC at **ftc.gov/complaint** or **877-FTC-HELP**.

Love your new auto? Now your budget will too!

Refinance your auto loan with CFCU 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.*

Spend a little too much money during the holidays?

Let CFCU help you consolidate those debts into one low monthly payment with rates as low as 7.95%!

**Some restrictions apply. Based on approved credit.*

Annual Meeting

Friday, March 1, 2019

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 2018 IRA and take the appropriate tax advantage.

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

The annual contribution limit has increased for 2019 to \$6,000. Contact your tax professional for more information about this and other changes.