

Membership News Letter

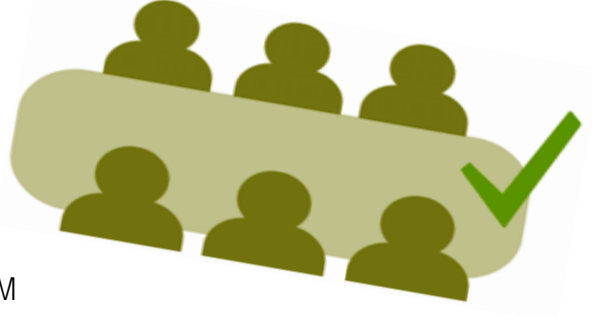
Annual Meeting

Join us for the 2017 Annual Meeting -

Date: Tuesday, March 28, 2017

Time: 6:00 p.m. to 7:30 p.m.

Location: First Baptist Church, 17 CR 6500, Kirtland, NM



Come join us for a snap-shot of 2016 to be presented by your Board of Directors.

We are also pleased to announce that two Board seats held by incumbents Ms. Janis Ford and Mr. Edison Becenti will be presented for your quorum vote and confirmation.

Ballots are not required this year since no contenders showed interest in running for the open seats. The incumbents automatically retain their seats with a quorum vote of the membership.



Remember - your Board of Directors is always looking for members that want to take an active role in the credit union. Board and Supervisory Committee seats are for three-year terms. Contact your Board of Directors or CEO if you are interested in additional information.

Mobile Apps

We have good news on the Apple and Android Mobile Apps! Both Apps are available for download. Thanks so much for your patience!

Rate Builder Certificate of Deposit (RBCD)

As previously reported, the credit union is no longer offering the RBCD. To the existing members that have this product the certificates will be transitioned as follows:

- By March 1, 2017, the RBCDs will convert to a term CD.
- The accounts are currently frozen to allow for the transition by the stated date.
- The current rate and maturity date will be honored.

Home Banking and iPay Services

When performing iPay transactions through your Home Banking, remember the following:

- The daily limit is \$2,500.
- The daily cut-off time for transactions is 2 p.m., MST. Transactions performed after 2 p.m. will be processed the following day.

Come see Your Credit Union for Your Lending Needs!

Two Special Promotions

- Spring loan promotion beginning February 1, 2017 to April 28, 2017



- Bring your loan to FCFCU and get a gift card – details below...



What: Bring your New Loans to FCFCU

When: March 1, 2017 thru April 28, 2017

Where: FCFCU, #16 CR 6500, Kirtland, NM

Award: Gift card give-away for *qualifying loans*



Loan Size	Minimum Term	Gift Card Award
\$5,000 to \$9,999	36 Months	\$25.00
\$10,000 to \$14,999	36 Months	\$50.00
\$15,000 to \$19,999	36 Months	\$75.00
\$20,000 to \$24,999	48 Months	\$100.00
\$25,000 +	48+ Months	\$125.00

Can we beat your existing rate? Bring your loan to FCFCU!
 Contact your Lending Specialists today!