



HAVE YOU UPDATED YOUR ACCOUNT?

If you have had any changes in address, telephone number, marital status, or beneficiaries since your account was opened, you may want to call us and verify we have your most current information. This will ensure you are receiving important information that may pertain to your account. To give you a peace of mind, simply give us a call at 903-798-3918 and we will be glad to check your account for you.

Upcoming Holiday Closures

MLK Jr. Day January 15, 2018

Presidents Day February 19, 2018

Morris Sheppard Texarkana FCU's Annual Meeting will be held on March 27, 2018 5:30pm at Texas City Hall in the council chambers. All members are welcome!!

LOAN RATES AS LOW AS 2.74%* FOR 72 MONTHS

This loan rate is for ALL year model vehicles up to 20 years old. This includes Motorcycles, ATV's, Boats, Campers, and Tractors financed for 72 months or less. This does not include share secured or personal loans. Rate & Terms are determined by Credit Score. **Rate is with payroll deduction/automatic draft discount. (All applicable lending policies will apply. %= Annual Percentage Rate)**

GO GREEN...SIGN UP FOR eSTATEMENTS!

Log on through online banking at www.morrisheppardfcu.org and click on the green tree or click on the Self Service tab, then select statements. Turn off your pop up blocker on your computer before you begin.

Share Certificates Now Available!

***Contact the Credit Union for available rates and rate changes to regular shares!**

DID YOU KNOW YOU ARE ENTITLED TO A FREE CREDIT REPORT ANNUALLY?

The Fair and Accurate Credit Transaction Act was signed into law on December 1, 2003, which gives all Americans the right to a **FREE COPY** of your credit report annually. We feel this is important for you to request a report of your credit annually. This will help ensure that all accounts reflected on your credit report are your accounts and that they are accurate. To take advantage of this service, you can request your free credit report any of the following ways:

- 1) On the internet at www.annualcreditreport.com
- 2) By calling toll-free: 1-877-322-8228
- 3) Mailing your request to:

Annual Credit Report Request Service

PO Box 105281 Atlanta, GA 30348-5281