



Keeping in Touch

Freestone Credit Union

January 2023

70th Annual Meeting of the Freestone Credit Union Membership

IN THIS ISSUE

70th Annual Meeting

savvymoney

FCU Scholarships

Annual Privacy Notice

Teller Line

2022 Holiday Closings

CD Rates

Location & Hours

Complaint notice

Error Resolution Notice

Freestone Credit Union's 2023 Annual Meeting will be held on Thursday, April 20, 2023 at 6:00 P.M. at the Teague High School Cafeteria.

The three -year terms of Nancy Roberts, J. D. Hancock, and Kenneth Allen will expire in 2023. Kenneth Allen retired from the Board in November of 2022, and the Board of Directors appointed Joey Burks to fill the vacant director position, which must be filled by the membership at the 2023 Annual Meeting.

The nominating committee consists of Courtney Hodge (as Nominating Committee Chairman), Mary Lee, and Jessica Risken. Additional nominations, other than the ones by the nominating committee may be made if (1) the nominee has agreed to serve if elected and (2) a petition signed by 25 members in good standing is presented to the officer in charge at the credit union office at 613 Main Street, Teague, Texas, no later than the close of business day on March 20, 2023. Prescribed petition forms are available at the credit union office.

Tickets will be available on April 3, 2023. Call 254-739-2594 or 800-737-8440 for more information.

savvymoney

We are excited about savvymoney!

Savvymoney is a service on our Online & Mobile Banking that will allow you to:

- Take control of your credit score and report
- Understand your credit and how to improve it with personalized tips
- Monitor your credit with important alerts
- Identify credit bureau errors
- Find savings opportunities

CREDIT SCORE



Speak with one of our Loan Officers for more information!

FREESTONE CREDIT UNION SCHOLARSHIPS

Applications will be accepted for graduating high school seniors of an accredited high school in the current year and a member in good standing of Freestone Credit Union. **The senior must have an open account in his or her name with Freestone Credit Union that has been established before January 1st of the graduation year.**

Completed applications must be received by the FCU Scholarship Committee on or before Friday, April 21, 2023 by 5:00 p.m. at the Teague or Fairfield FCU office. Applications may be dropped off at 613 Main St. in Teague or at 480 E. Main St. in Fairfield or mailed to: Freestone Credit Union, Attn: Scholarship Committee, P.O. Box 210, Teague, TX 75860

FREESTONE CREDIT UNION SCHOLARSHIP WINNERS 2022!

Teague



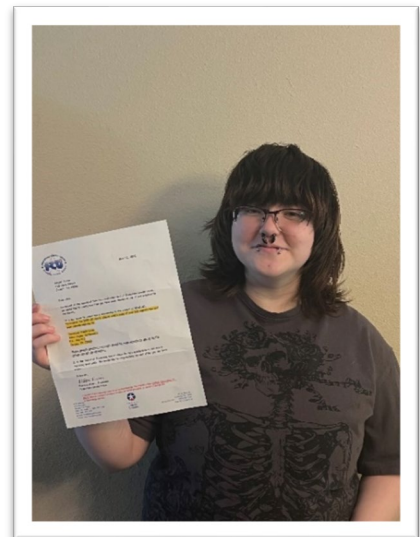
Teague HS Applicants: From left to right: Ashland Forge, Lauryl Clark, Alexis Dancer, Allison Fortson, Jaileigh Farris, David Garcia, Kalyn Smith, Kennedee Stroade, Reagan Heggins, Andrew Tucker, Gina Theisen (FCU), Austin Mims (not in picture)

Fairfield



Fairfield HS Applicants: From left to right: Audrey Archibald, Rachel Lewis, Kaden Crawford, Mattie Hagen, Makensy Isaacs, Jeremy Kilkenny.

Leon School



Abigail Taylor

ANNUAL PRIVACY NOTICE

The annual privacy notice is available on our website www.freestonecu.org. For a copy of the notice, call 254-739-2594. The notice has not changed.

FREESTONE CREDIT UNION'S NEWEST TELLERS

Wishing our Members, a Happy New Year!

Teague

Fairfield



Haley Parton , Sandy Ashford, and Cheriee Watson



Nachelle McKindra

Upcoming FCU 2023 Holiday Closings

New Year's Day 2023 – Closed Monday, January 2nd

Martin Luther King Jr. Day 2023 – Closed Saturday, January 14th and Closed Monday, January 16th

President's Day 2023 – Closed Saturday, February 18th and Closed Monday, February 20th

Easter 2023 – Closing at Noon Friday, April 7th and Closed Saturday, April 8th

Memorial Day 2023 – Closed Saturday, May 27th and Closed Monday, May 29th

Juneteenth 2023 – Closed Saturday, June 17th and Closed Monday, June 19th

Independence Day 2023 – Closed Tuesday, July 4th

Labor Day 2023 – Closed Saturday, September 2nd and Closed Monday, September 4th

Columbus Day 2023 – Closed Saturday, October 7th and Closed Monday, October 9th

Veteran's Day 2023 – Closed Friday, November 10th and Saturday, November 11th

Thanksgiving Day 2023 – Closing at Noon on Wednesday, November 22nd, Closed Thursday, November 23rd. We will be open Friday, November 24th from 8:00 am to 3:00 pm and Closed Saturday, November 25th

Christmas Day 2023 – We will be open Friday, December 22nd from 8:00 am to 3:00 pm, Closed Saturday, December 23rd and Monday, December 25th

CD RATES ARE ON THE RISE! CALL ONE OF OUR OFFICES FOR THE CURRENT RATES!

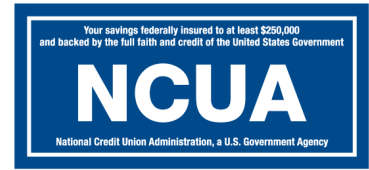


Lobby Hours of Operation

Mon. thru Thurs. – 9:00 a.m. to 3:00 p.m.
Friday – 9:00 a.m. to 5:00 p.m.
Saturday – Lobby is Closed

Drive-Through Hours of Operation

Mon. thru Thurs. – 8:00 a.m. to 4:00 p.m.
Friday – 8:00 a.m. to 5:00 p.m.
Saturday – 9:00 a.m. to Noon



Freestone Credit Union

FCU Main Office: 613 Main St., P. O. Box 210, Teague, TX 75860 – Tel: (254) 739-2594 – Fax: (254) 739-3371

FCU Fairfield Branch: 480 E. Main St., Fairfield, TX 75840 – Tel: (903) 389-3351 – Fax: (903) 389-3149

FCU Nucor Steel Branch: Tel: (903) 626-1696 – Fax: (903) 626-1695

Toll Free: (800) 737-8440 – **Website:** www.freestonecu.com – **Email:** fcu@freestonecu.com



Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

Freestone Credit Union
P.O. Box 210 – 613 Main Street
Teague, TX 75860 254-739-2594
Email: fcu@freestonecu.com

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752, Telephone Number: (512) 837-9236, Website: www.cud.texas.gov.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, call us at (254) 739-2594 or 1-800-737-8440 or write to us at Freestone Credit Union, P.O. Box 210, Teague, Texas 75860, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Business Days: Monday through Friday, excluding Federal Holidays
Phone: (254) 739-2594 or 1-800-737-8440