

### Easily Manage Your Debit Cards with CardValet®

Fairfield now offers CardValet®, a new card management and fraud mitigation tool for debit cardholders. Simply download the free app from the Apple® App Store or Google Play™, and then you can actively manage your debit cards.

With this powerful debit card management tool, you can set parameters for when, where and how your debit card is used. It's easy to turn "off" your debit card from your smartphone, and then turn it back "on" when you want to use it.

The on/off feature is only one of the safeguards available with CardValet. Using the GPS system in the smartphone, geographic use restrictions can be established. Other controls can restrict usage by merchant and spending limit. Real-time alerts create another layer of fraud protection with a notice when a transaction was attempted, declined or both.

CardValet puts the control of debit cards right into your hands as a cardholder. Link more than one account to keep track of all debit cards in one easy-to-use application.



### Holiday Closings

**Columbus Day**  
October 10, 2016

**Veterans Day**  
November 11, 2016

**Thanksgiving**  
November 24 and 25, 2016

**Christmas**  
December 26 and 27, 2016

**New Year's Day**  
January 2, 2017



### Introducing Visa Debit Chip Cards

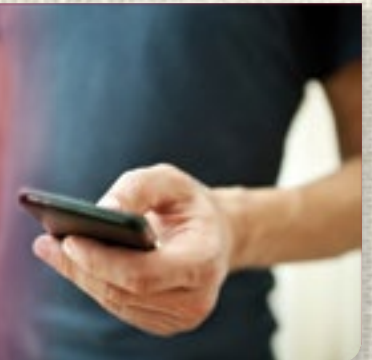


Fairfield Community Credit Union now offers Visa® debit cards with chip technology. The embedded computer chip provides more security and wider international acceptance.

Fairfield will be mailing your new EMV card starting October 2016. You will receive your new EMV card based on the month your current card expires. For example: If your card expires in March 2018, you will receive a card in March 2017.

### Simplify Your Life with e-Statements

Simplify your life by accessing your statements electronically. Sign up for e-Statements today through Home Banking at [www.fairfieldcreditunion.org](http://www.fairfieldcreditunion.org)



## Fairfield Federal Credit Union's Annual Meeting for Year 2017

The Nominating Committee has selected incumbents Penney Russell and Coleman Dillard to two positions (for three-year terms) open on the Fairfield Federal Credit Union Board of Directors.

According to the credit union bylaws, nominations for vacancies may also be made by petition. To request a petition for nomination, call Cassandra Ferguson, Assistant to the Secretary of the Board, at 870-536-6665 (locally) or 866-536-6665 (toll-free).

The petition must be signed by a minimum of 1% of the members of Fairfield Federal Credit Union. The petition must be returned on or before November 14, 2016, to the credit union office to Cassandra Ferguson, Assistant to the Secretary of the Board.

Members are reminded that if no petitions are received and there are thus only two nominees for the two vacancies on the Board of Directors, the nominees designated by the Nominating Committee will be deemed to have been elected, and there will not be a mail ballot nor will there be nominations from the floor at the annual meeting.

A statement of qualifications and biographical data for each nominee submitted by the Nominating Committee can be found below.

Each nominee by petition must also submit a statement of qualifications and biographical data with the petition. Such nominations must be accompanied by a signed certificate from the nominee or nominees, stating that he/she is agreeable to nomination and will serve if elected to office.

A member must be 18 years old or older to be eligible to serve on the Board of Directors of Fairfield Federal Credit Union.

He/she must also be 18 years old or older to be eligible to vote.

### Biographical Summary of Incumbent Board Candidates

#### Fairfield Federal Credit Union

##### 2017 Board Elections

Name: Penney Russell  
 Employment: Evergreen Packaging  
 Number of Years: 30  
 Activities: Grandchildren, traveling, flea markets, swimming, walking and church activities  
 Education: Nursing degree at UAM  
 Comments: I will strive to serve the members of the credit union to the best of my ability.

Name: Coleman Dillard  
 Employment: Retired from Evergreen Packaging  
 Number of Years: 41½  
 Activities: Typing, fishing and gardening  
 Education: Four years of college  
 Comments: Fairfield Federal Credit Union has been serving my financial needs for over 40 years. I thought this would be a way to say thanks.

## Locations and Hours

### Pine Bluff Main

206 Highway 81 North  
 Pine Bluff, Arkansas 71611  
 Toll Free: 866-536-6665

#### Lobby Hours:

Monday – Thursday,  
 7:30 AM – 4:00 PM  
 Evergreen Pay Day, 4:30 PM  
 Friday, 7:30 AM – 4:00 PM

### Watson Chapel Branch

3310 Camden Road  
 Pine Bluff, Arkansas 71603  
 Phone: 870-879-9200  
 Fax: 870-879-3170

#### Lobby Hours:

Monday – Thursday,  
 8:00 AM – 4:00 PM  
 Friday, 8:00 AM – 5:00 PM

#### Drive-Thru Hours:

Monday – Thursday  
 7:30 AM – 4:00 PM  
 Friday, 7:30 AM – 5:00 PM

### White Hall Branch

7010 Sheridan Road  
 White Hall, Arkansas 71602  
 Phone: 870-619-1204  
 Fax: 870-671-4945

#### Lobby Hours:

Monday – Thursday  
 8:00 AM – 4:00 PM  
 Friday, 8:00 AM – 5:00 PM

#### Drive-Thru Hours:

Monday – Thursday  
 7:30 AM – 4:00 PM  
 Friday, 7:30 AM – 5:00 PM