

Join Today...  
**1st CLUB**

FINANCIAL \* SECURITY SHOPPING \*  
TRAVEL \* HEALTH BENEFITS & MORE



TEXHOMA • GOODWELL • GUYMON

Wishes you...

**A HAPPY  
NEW YEAR**

## Go Green!

- Login to Online Banking
- User Services
- E-Statements Only

**Sign up for E Statements**

**F.Y.I.**

**Don't forget...At the FIRST...  
Health Savings Accounts!**

- No Management Fee
- Debit Card Available
- Interest Paid (if balance over \$1,000)

Member FDIC

2009 Interest Statements will be mailed to you by the end of January. If you have changed your address- notify us immediately!

**Our Locations will be closed on:**

**New Year's Day & Eve:**

Dec. 31<sup>st</sup> Close at Noon

Jan 1<sup>st</sup> All Day

**Martin Luther King Day:**

Jan 18<sup>th</sup> All Day

**President's Day**

Feb 15<sup>th</sup> All Day

## IDENTITY THEFT

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

## SCAM?

[www.scambusters.org](http://www.scambusters.org)

[www.snopes.com](http://www.snopes.com)

[www.quackwatch.org](http://www.quackwatch.org)