

EXPERIENCE THE DIFFERENCE
CREDIT UNION

advantage

Helping You Achieve Financial Security

Fall 2008



MAIN OFFICE

1623 Hatcher Lane
Columbia, TN 38401
Phone: 931-388-6914
Fax: 931-388-6697

Office Hours

Monday, Tuesday and Thursday:
8:00 AM – 4:30 PM
Wednesday: 8:30 AM – 4:30 PM
Friday: 8:00 AM – 5:00 PM
Saturday: 9:00 AM – Noon
(Drive-Thru Only)

NORTHSIDE OFFICE

1025 Nashville Highway
Columbia, TN 38401
Phone: 931-388-2010
Fax: 931-388-4212

Office Hours

Monday – Thursday 9:00 AM – 4:30 PM
Friday 9:00 AM – 5:00 PM

WESTSIDE OFFICE

5021-B1 Trotwood Avenue
Columbia, TN 38401
Phone: 931-388-3689
Fax: 931-388-0084

Office Hours

Monday – Thursday 9:00 AM – 4:30 PM
Friday 9:00 AM – 5:00 PM

www.fccu.us

New Location, Early Hours



For your convenience, we now have a third location at 1623 Hatcher Lane. That office is next to Arby's and offers early morning and Saturday service. They open at 8 AM Monday, Tuesday, Thursday and Friday. On Wednesday, they open at 8:30 AM. In addition, the drive-thru there is open Saturday mornings from 9 AM till Noon.

Trotwood and Nashville Highway will continue to open at 9 AM Monday thru Friday. All three locations are open until 4:30 PM Monday thru Thursday and until 5:00 PM on Fridays. We also have a 24-hour, surcharge-free ATM at

each office, 9 other surcharge-free ATMs in Columbia and thousands of surcharge-free ATMs across the country. Visit www.moneypass.com for the location most convenient to you.

Get Financially Fit With Balance

First Community Credit Union is dedicated to helping you realize your financial goals - **reducing your debt, saving for higher education, buying your first home, or planning for retirement.**

Through our BALANCE Financial Fitness program, you have access to **free**, unbiased money management information and assistance. All you have to do is make a toll-free phone call.

BALANCE counselors can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a vehicle. For more complex issues, such as debt elimination or budget development, you can schedule an appointment – assuring you will have the personal attention you need to achieve those objectives.

To use the program, simply call **888-456-2227**. Counselors are available Monday through Thursday, 7:00 AM to 10:00 PM, Friday, 7:00 AM to 7:00 PM and Saturday, 10:00 AM to 7:00 PM. You can also get more information at www.balancepro.net/partners/firstcommunitycu.



888.456.2227
www.balancepro.net

Your savings are fully insured to at least \$100,000 and backed by the Full Faith and Credit of the United States Government.
NCUA
National Credit Union Administration, a U.S. Government Agency

Equal
Opportunity
LENDER

**EQUAL HOUSING
LENDER**
We do business in accordance
with the Federal Fair Housing
Law and Equal Credit Opportunity Act



Don't Abandon Your Money



Follow these tips to ensure your money doesn't get turned over to the State.

- *Keep your accounts active. Over 50% of unclaimed accounts are dormant savings accounts. Just make a small deposit or withdrawal every year to keep your account active.*
- *Cash all refund or rebate checks as soon as possible.*
- *Keep accurate financial records. Make a record of all bank accounts, stocks, certificates, insurance policies, deposits (utility and rent), and your safe deposit number.*
- *Let your financial institutions know when you move. It's important that they have your updated contact information.*
- *Tell a friend, family member or advisor where you keep your financial records.*

If you have any questions or would like more information, please stop by or give us a call today!

If all the cars in the United States were placed end to end, it would probably be Labor Day Weekend.

– Doug Larson

Did You Know?

Here are four interesting money facts. Enjoy!

1. In 1788, Oliver Pollock designed the \$ sign.
2. If you stack one million \$1 bills, they would be 361 feet high and weigh 1 ton.
3. 100 million pennies weigh 246 tons.
4. Money notes are made of a special blend of linen and cotton.

Don't Get Hooked On Phish Bait When Doing Your Online Holiday Shopping

We want to remind you to be careful of phishing. Phishers hope you're so caught up in the hectic holiday season that you let your guard down while shopping online.

Follow these tips to keep your information safe:

- ✓ Keep an eye out for charity look-alikes. Cyber thieves try to pull at your heart and purse strings by sending you e-mails looking like they're from charities. They hope that while trying to help people you give out your personal information. Make sure the charity exists and call them directly to donate.
- ✓ Be alert for financial institution look-alikes. Use extra caution if you receive an e-mail requesting you to verify a transaction by clicking on a link or calling a phone number in the e-mail.
- ✓ Be cautious with unfamiliar or new companies. If you've never heard of the company or done business with them before, first visit the Better Business Bureau's website, www.bbb.org.
- ✓ Don't wire money to a stranger. Stay away from a seller who wants you to pay by wiring money.
- ✓ Look at your account balances often. You can detect fraud as soon as it happens by keeping up with your accounts.



Free Online Courses

Take advantage of any or all of our free online courses.



Money Management: Save money and reach your financial goals – all it takes is a money management plan.

Credit Matters: Using credit wisely will help you achieve your goals while avoiding financial pitfalls.

Drive Away Happy: Get more for your money by making educated decisions on buying and financing your vehicle.

The Basics of Investing: Build wealth through wise investments – all it takes is knowledge and commitment.

The World of Credit Reports: Learn what it takes to maintain or improve your credit score.

The Road to Home Ownership: Understanding the home buying process puts the American dream of home ownership within your reach.

Identity Theft: Learn how to protect yourself from identity theft and how to recover if you're victimized.

Financial Planning: From reducing your tax liability to preparing for your estate, financial planning means managing your finances for the long term.

You can access these **free** courses at www.balancetrack.org/partners/firstcommunitycu/.