

EXPERIENCE THE DIFFERENCE
CREDIT UNION

advantage

Helping You Achieve Financial Security

Fall 2009



MAIN OFFICE

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

Office Hours

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

Drive-Thru Hours

Monday – Thursday 8:00 AM – 4:30 PM
Friday 8:00 AM – 5:00 PM
Saturday 9:00 AM – Noon

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



The *Money Mammals Saving Money is Fun Kids Club™* is coming to First Community Credit Union! Check it out:

- Your own Money Mammals website with lots of games and tons of fun stuff
- An official, personalized membership card
- Fun and exciting quarterly newsletters
- Exclusive club activities
- Bracelets, temporary tattoos, trading cards and a bunch more cool stuff you can get by just saving money

Look for Joe the Monkey and all his friends on our website – www.fccu.us – and at all of our convenient locations. Join the *Money Mammals Saving Money is Fun Kids Club™* today and see how much fun you can have saving money!



Come Fly With Us!

Everyone enjoys a little adventure in their life. Maybe it's Christmas at the Biltmore, a command performance at TPAC or wine tasting in Arrington. Sound interesting? We want to know.

Please visit our website – www.fccu.us – or any of our convenient locations and complete our *Member Travel Survey* and then you, too, may be able to come fly with us!



**What Makes Credit Unions So Great?
YOU, THE MEMBERS.**



Start Raking In The Benefits Of Credit Union Membership!



As you know, belonging to a credit union comes with many advantages. Why not share them with your family members (spouse, parents, children, siblings, etc.) so they can start raking in the benefits?

Low fees and loan rates, convenient services, a friendly and helpful staff, high savings rates, lifelong membership, and a variety of accounts are just a few of the things your family can access when they become members.

Let your family members know that credit unions are safe places to conduct their financial transactions. Give us a call, visit our website – www.fccu.us – or any of our convenient locations and have your entire family join today!

“A real friend is someone who walks in when the rest of the world walks out.”

– Anonymous

Did You Know?

That Tennessee is bordered by more states than any other? The eight states are Kentucky, Missouri, Arkansas, Mississippi, Alabama, Georgia, North Carolina, and Virginia. Even though Tennessee is bordered by the most states, it's not the largest state in size. Alaska holds that distinction with 663,268 square miles of total land. That measures out to be 808 miles wide and 1,479 miles long.

Avoid Holiday Spending Woes



While the holiday season can be merry and festive, it can put a big strain on your finances if you're not careful. Follow these tips to avoid the worst spending mistakes.

Don't misjudge how much you spend.

Instead of forgetting about staying calm and focused when shopping, create a holiday budget. This will show you just how much you can afford to spend.

Don't feel guilty. While it's nice to have equal distribution of gifts, it's not always possible. Don't feel compelled to rush to the store to buy something for a friend, co-worker or neighbor who surprised you with a gift.

Procrastinators beware. Don't wait until the last possible minute to do your holiday shopping. Prices are higher in the stores and you have to pay a lot on shipping so your friends across the country get their gifts on time.

Keep your holiday spirit in check. You don't have to show your love in the amount of gifts you give or decorate your house like it's in a magazine. These practices can lead to overspending.

Don't lose your head. You don't have to buy in bulk or pick up a bunch of little things to find the perfect gift. Before you know it, you bought 10 things and none of them is quite right.

Stay away from non-returnable items! Just don't buy something that can't be returned.

Stay Safe And Healthy This Holiday Season

- Drink responsibly. Designate a driver and drink in moderation.
- Be careful with sharp objects. Use scissors instead of a razor blade to open gifts.
- Treat food properly. Cook it thoroughly and refrigerate it promptly after eating to decrease the risk of bacteria.
- When decorating, use the proper equipment and don't work alone.
- When sledding and/or skiing, wear a helmet and choose an area away from traffic without obstacles (trees, shrubs, rocks, etc.).
- Clean all fireplaces and make sure they are properly ventilated.
- Install and check your carbon monoxide detectors.
- Keep electrical outlets as unloaded as possible to reduce the risk of fire.
- Anchor your tree and decorations to keep them from falling.
- Don't shovel snow unless you are in shape and healthy. Shoveling snow puts a serious strain on one's body.
- Be aware of what you eat. If you have certain health problems, don't over indulge in food or drinks that trigger reactions.



Happy Holidays!