

EXPERIENCE THE DIFFERENCE
CREDIT UNION

advantage

Helping You Achieve Financial Security

Spring 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

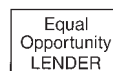
WESTSIDE OFFICE

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



Cars, Trucks, Motorcycles, RVs, Boats, ATVs And More

We Can Help You Make All Your Dreams Come True

NEW AND USED CARS AND TRUCKS

Are you thinking about getting a new or pre-owned vehicle? Our New and Used Vehicle Loans have a variety of terms and competitive rates.

We can pre-approve you for a New or Used Vehicle Loan so you have one less thing to worry about when you go car shopping.

Or, if you already have an Vehicle Loan with another financial institution or lender, think about refinancing it with your credit union to see if you can lower your monthly payments.

RVs AND MOTORCYCLES

With our RV and Motorcycle Loans, there's no reason why you can't get the warm weather toys you want. Low rates and flexible terms help you buy the motor home or bike of your dreams. Hit the road in style whether your idea of a good time is a plush and comfy RV or feeling the wind in your face.

BOATS, ATVs AND MORE

If you'd prefer the water or the woods, we also lend money on boats, ATVs and travel trailers. We can even lend you the money to take a vacation so you can really enjoy your new goodies. As always, the terms and rates are the best around. The convenience and service are just icing on the cake.

Give us a call, stop by any of our convenient locations or visit our website for more information.



Did You Know?

The largest library in the world is the Library of Congress. It contains over 138 million items. "The collections include more than 32 million books and other print materials, 2.9 million recordings, 12.5 million photographs, 5.3 million maps, 5.5 million pieces of sheet music, and 61 million manuscripts."

Source www.loc.gov.



Four Easy Ways To Go Green



You can conduct your financial affairs and protect the environment by adopting these easy tips.

- 1. Opt for eStatements.** Not only will you cut down on your paper usage, but you will also be reducing your risk of identity theft.
- 2. Sign up for direct deposit.** This easy and convenient service reduces the paper trail of your paycheck or any government-issued check.
- 3. Log into eBranch.** You can check your accounts day or night when it's convenient for you. You can also pay your bills, which saves you money on stamps and check purchases.
- 4. Give Touch Tone Teller a try.** With any touch-tone phone, you have access to your account balances and other account information without having to make a trip to the credit union.

Going green is easy at First Community Credit Union! If you have any questions, stop by, give us a call or visit our web site at www.fccu.us.

Please join us in honoring those individuals that have given their lives in service to our country. All credit union offices will be closed Monday, May 25, 2009 in observance of Memorial Day.

Save Money While On Vacation And Still Have A Good Time

Vacation time is here. You can have an enjoyable and fun trip without blowing your budget. Just follow these tips.

- **Don't eat every meal out.** Buying food at restaurants can get really expensive. Try to stay in a place that has a kitchen so you can cook some meals at home. Also, buy snacks ahead of time so you're not stuck paying too much for them later at your destination.
- **Find low-cost places to stay.** Hotel rooms are less expensive during the week than the weekends. Search the Internet for great deals.
- **Benefit from off-season travel.** Many places consider summer to be their peak season. Look into places that are popular in the winter (ski resorts or tropical destinations) and see what they offer during the summer.
- **Pick your souvenir wisely.** Set a souvenir budget and make sure no one goes over it.
- **Stay close to home.** Check out local art museums, science museums, historical landmarks, national parks, etc. that are all within a day's drive. You can save money on gas and lodging.



Vacations are supposed to be fun and relaxing. With these money-saving tips, your trip is sure to be fantastic.

Warm Up With Credit Union Membership

Winter is over. Sunny and warm days are here. Get out in the sunshine and tell your family members (spouse, children, siblings, parents, etc.) about the benefits of credit union membership.

Credit unions offer members:

- *Low rate loans*
- *Convenient services*
- *High rate savings accounts*
- *Lifelong membership*
- *Federal insurance*
- *Friendly & professional member service*

Give us a call, stop by any of our convenient locations, or visit our website to get membership applications for the entire family.



Spring Clean Your Finances With These Tips

- 1. Straighten up your credit.** Visit www.annualcreditreport.com or call 877-322-8228 to see your credit report, discuss any discrepancies and ask questions.
- 2. Reduce the clutter.** Get rid of the extra things that you don't need like satellite TV, high-speed Internet and the latest gadget.
- 3. Organize your beneficiaries.** Make sure your beneficiaries are up to date on retirement and insurance accounts and that your will is updated.
- 4. Clean up insurance policies.** It's always a good idea to review your policies to make sure that you have enough homeowners, auto and life insurance.

If you have any questions or need help with your finances, don't hesitate to contact us.