



EXPERIENCE THE DIFFERENCE

CREDIT UNION

advantage

Helping You Achieve Financial Security

Summer 2008

Personal Loans For Back To School

Back to school time will be here before we know it. This is an expensive time of year as kids and parents go shopping for new clothes, shoes, backpacks, and school supplies. Do you need some extra money to cover these expenses? Consider getting a Personal Loan at First Community Credit Union. We have low rates and flexible terms that make this loan affordable. Get the money you want or need for back to school shopping today. Applying is easy; just call or stop by.



Saddletree Village, Suite B1
5021 Trotwood Avenue
Columbia, TN 38401

Phone: 931-388-3689 / Fax: 931-388-0084

Northside Branch

1025 Nashville Highway
Columbia, TN 38401

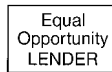
Phone: 931-388-2010 / Fax: 931-388-4212

OFFICE HOURS

Monday – Thursday 9:00 AM – 4:30 PM

Friday 9:00 AM – 5:00 PM

www.fccu.us



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.™

Merger Update

Friday, August 1st is the **tentative date** set for the merger of Columbia Regional Credit Union with First Community Credit Union. If that date holds, all three offices of both credit unions will be closed on Friday, August 1st and will reopen on Monday, August 4th. Beginning that Monday, all members should be able to access all accounts and all services at all locations. Except for the August 1st closure and the additional location open on August 4th, First Community members will not see any change as a result of the merger.

Columbia Regional members need to watch their mail for important updates regarding the merger timeline and changes to member numbers and check cards. Please be aware, there is a possibility the August 1st date could slip to September 1st. Information will also be available at Columbia Regional's Hatcher Lane office, on their website at www.crcu.virtualcu.net or simply by giving them a call at 931-388-6914.

Save Money On Gasoline!

Just think how much money you could save if you doubled your miles per gallon! **A \$400 gasoline bill becomes \$200.** All you really need is a more fuel-efficient vehicle – and First Community is making it easier than ever to get one!



For the months of June and July, we're offering up to a 1% discount off our already low loan rates. The more fuel efficient your vehicle, the more you save. New and used vehicles up to 7 years old are eligible. Here's how it works:

| Discount | EPA Highway Mileage |
|----------|---------------------|
| 0.25% | 20 - 24 MPG |
| 0.50% | 25 - 29 MPG |
| 0.75% | 30 - 34 MPG |
| 1.00% | 35 MPG and More |

You can save another 0.25% with automatic payment and yet another 0.25% with Prestige Club Checking. With all the discounts, our rates start as low as **4.45% APR!***

*APR = Annual Percentage Rate. Rates vary depending upon your credit history and the term of the loan and are subject to change without notice.



Do You Feel Like You Forgot Something?

Summer is a great time to take a vacation. But, do you feel like you're forgetting something? Here's a handy financial security checklist:

- ✓ **VISA TravelMoney Card** – More convenient than Traveler's Cheques and just as safe
- ✓ **eBillPay** – Pay your bills from anywhere
- ✓ **eStatements** – Don't take a chance with your financial information sitting in your mailbox or at the Post Office

No matter where your travels take you, access to your credit union account is just a click or phone call away. You can enjoy your trip knowing that all of your financial affairs are in order. If you don't already have some of the products listed above and you want to sign up for them before you leave, just stop by, give us a call or visit our website at www.fccu.us.



Early to bed and early to rise makes a man healthy, wealthy, and wise.
-Benjamin Franklin

Did You Know?

The dollar, half-dollar, quarter, and dime were originally made from gold and silver. Grooves were introduced to try to stop counterfeiting and false use. Some tried to file down the edges to recover the precious metals. Today, the US Treasury does not make any coins for circulation out of precious metals.

Information About Vishing



Vishing is when criminals use Voice over Internet Protocol (VoIP) technology to access personal financial information to commit identity theft. The term combines voice and phishing.

Here is an example of a vishing attack:

The victim receives an automated recording telling the individual that there has been suspicious activity on their credit card or credit union account. The person is told to call a phone number right away. This number often looks like a legitimate financial company.

When the victim calls, he or she is prompted to enter their credit card number or credit union account number. Once the unsuspecting victim does this, the criminal has the needed information. They can also ask for the PIN, date of birth and expiration date of the card.

We encourage our members to be very suspicious if you receive a message (telephone, e-mail or otherwise) that instructs you to call and provide confidential account information over the phone. Instead of giving any information, call us or your credit card company to verify the message.

If you have any questions or would like more information, please don't hesitate to contact us.

Your CU...A One Stop Financial Center

High Gasoline Prices = Expensive Driving Vacations

Follow These Tips To Lower Your Driving Costs

It's no secret that the price of gasoline is very expensive. But, that's not going to keep you and your family from taking that much needed vacation. At your credit union, we are all about helping you save money with financial products and in life. So, we have compiled this list of gas-saving tips to help you save money before your journey and while on the road.

- *Maintain and tune your car on a regular basis, especially before going on a road trip.*
- *Check your tire pressure before your trip.*
- *Change your air filter when you change your oil. Engines work extra hard with clogged air filters and use more fuel.*
- *Don't top off your tank at the pump.*
- *Take your foot off the gas pedal and coast to traffic jams and red lights.*
- *Maintain a steady speed on the highway. Cruise control can help with this.*
- *Try to avoid hard braking and extreme speeding up.*
- *Fill the car up three days before a holiday before the price increases.*



Have a good time on your vacation!