

EXPERIENCE THE DIFFERENCE  
**CREDIT UNION**

# advantage

Helping You Achieve Financial Security

Summer 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](http://www.fccu.us)



## Make Your Best Deal Today!

Save When You Buy And  
Save When You Finance



Now is the time to buy your next vehicle! Loan rates are lower than they've been in years. Dealer discounts, rebates and other incentives are unprecedented. If you're looking for a great deal, you don't have to look far – they're everywhere!

### GET THE LOWEST RATES

First Community has a number of loan discounts that make it easier than ever to afford that new or newer vehicle. Our best rates start at **3.95% for 36 months, 4.20% for 48 months, 4.45% for 60 months, and 4.70% for 72 months.** These rates are for both new vehicles as well as 2008 and 2007 models. Go to the **Calculators Page** of our website – [www.fccu.us](http://www.fccu.us) – to see just how low these rates will make your payments.

### GET THE LOWEST PRICE

Dealers are desperate to sell vehicles. To see the latest customer rebates and dealer incentives on each model go to our website and click on the **Buying a Car** icon at the bottom of our **Home Page**. While you're there, check out the latest prices for cars, trucks, motorcycles, ATVs and watercraft.

### GET READY

Get pre-approved before you go shopping. That way, you'll know exactly how much vehicle you can afford. You can do that by going to the **Forms Page** of our website and submitting your application online or simply by stopping by any of our convenient offices.

**Your best deal always starts at First Community Credit Union!** Call, stop by or visit [www.fccu.us](http://www.fccu.us) today.



## Indoor Humidity Control



Controlling the humidity level in your home is important as too much or too little humidity can cause serious problems.

Here's what can happen when humidity levels are too high or low.

### Too wet:

- Termites and cockroaches
- Condensation on walls, ceilings and windows
- Cracking paint and peeling wallpaper
- Allergic reactions to mold, mildew and dust mites

### Too dry:

- Damage to wooden floors and furniture
- Increased static electricity
- Increased dust
- Skin, respiratory and throat irritations

### What you can do:

If the humidity in your home becomes too high, get a dehumidifier, vent the bathroom and kitchen and adjust the air conditioning to steady the humidity. If your home is too dry, then install a humidifier.

"To accomplish great things, we must not only act, but also dream; not only plan, but also believe."

– Anatole France

## Did You Know?

When lightning strikes sand, it creates a fulgurite, a hollow glass tube. The heat from the lightning (more than 3,200° F) melts the sand and blends the grains together. Fulgurites are fragile and differ in width and length. Their color varies, their interior is usually smooth and their exterior is covered with rough sand particles. The longest fulgurite (17 feet long) was found in northern Florida.

Source [www.wikipedia.org](http://www.wikipedia.org)



## Are You Budgeting?

Even though everyone knows it's important to keep track of personal expenses, save income and set aside the difference, many Americans don't regularly maintain a budget.

It helps to have a system to manage your finances that you are comfortable with and is easy to implement and use. Here are the two most common methods.

**Manual budgeting.** This way is inexpensive, adaptable and easily accessible, among other benefits. Visit your local library, bookstore or office supply center for a wide selection of books, workbooks and worksheets. You can also call our educational partner **Balance** at 1-888-456-2227 and schedule a free session with one of their experts to help you prepare a budget.

**Electronic budgeting.** You can start by taking our free online Money Management course. There's a link in the right-hand column of the **Good2Know Page** in our website – [www.fccu.us](http://www.fccu.us). After that, you can download software and worksheets that are as simple or complex as you need. Just make sure you can easily update your information, analyze your information in more than one way and modify reports and worksheets to fit you and your family.

Finding the discipline to use the budgeting system is the most important thing. Your credit union can help you implement a budgeting system that's going to get results; just stop by or give us a call.

## Tips For Traveling With Your Pets In The Car

**1. Get Your Pet Ready** – See how your pet reacts to being in the car for an extended period of time. Some animals experience anxiety or motion sickness. See your veterinarian for help with these and to get your pet up to date on vaccinations.

**2. Assemble a Travel Kit** – Bring nail clippers, liquid bandages, portable water bowls, bottled water, a pooper-scooper, waste bags, your pet's health records, and toys.

**3. Make Plenty of Stops** – Your pet will need to stretch, go to the bathroom, use up its energy, and eat. Let the food digest before getting back into the moving vehicle.

Always put your pet on a leash before letting it out of the car. And, never leave your animal unattended in a parked car.

**4. Restrain Your Pet** – Put your pet in the back seat of a car but inside if you have a pickup truck. Secure small carriers and larger crates so they can't move with sudden stops or in an accident. Even when restrained, make sure your pet can still move and turn around.



*Have a safe and fun trip with your best friend!*