

EXPERIENCE THE DIFFERENCE
CREDIT UNION

advantage

Helping You Achieve Financial Security

Summer 2010



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
Saturday
9:00 AM – Noon

Drive-Thru Hours

Monday – Friday
Opens at 8:00 AM

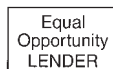
NORTHSIDE OFFICE

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

www.fccu.us



Just Think *FIRST* for a Truckload of Savings

Get a *FIRST*-rate deal at *FIRST* Community Credit Union on your next vehicle purchase! Take advantage of **low monthly payments** and **rock-bottom rates** starting at:

3.45% APR for 36 months*

3.95% APR for 60 months*

With this kind of bargain, you can afford more vehicle than you ever thought possible!

Haul in even more savings by visiting our website at www.fccu.us and clicking on the **Vehicle Purchase** tab. Here are just a few of the money-saving tools you will find on that page:

Customer Rebates and Dealer Incentives. See how much you and the dealer can get.

Vehicle Pricing. Know sticker prices and dealer invoice for new vehicles as well as retail and trade-in values for used vehicles.

Calculators. Figure your payment, compare buying versus leasing, see if the dealer rebate with credit union financing is a better deal than dealer financing with no rebate.

And More.

Have an existing vehicle loan and want to **reduce your monthly payments?** Refinance with First Community! We'll give you a second chance at a vehicle loan that won't drain your finances—because our low rates mean lower payments and more cash in your pocket.

Call or come by either of our convenient offices today for a **Truckload of Savings!**

*APR=Annual Percentage Rate. Rates and terms subject to change. Rates are based on credit score with multiple discounts and may vary from the rates shown.



Open Saturday

Our Main Office lobby at 1623 Hatcher Lane is now open Saturday mornings from 9 AM to Noon. Take advantage of these extra hours to save money with a credit union loan for home improvements, debt consolidation, new and used vehicles, RVs, boats and all sorts of recreational, farm and yard equipment.

Just Think *FIRST* for convenient hours and great deals on loans!





Need A Vacation? Save For One All Year With A Vacation Club Account



Sometimes you just really need a change of scenery. Don't wait until the last minute to start saving for a vacation. Instead, save for one throughout the year with a Vacation Club Account.

Our Vacation Club Accounts earn interest and make saving easy and convenient for you. Make deposits throughout the year in person, through direct deposit or with payroll deduction.

Use the extra money for an unforgettable vacation. Stop by to open a Vacation Club Account today!

"Then followed that beautiful season...
Summer....

Filled was the air with a dreamy and
magical light; and the landscape
Lay as if new created in all the freshness
of childhood."

– Henry Wadsworth Longfellow

Did You Know?

That on any given day, there are over 87,000 flights in the air over the United States? Of those, only about 35% are commercial airlines. The rest are private planes, planes for hire, military planes, and cargo planes. That breaks down to an average of 61,000 people in the air over the US in any given hour.

Source: www.natca.org National Air Traffic
Controllers Association

IMPROVED PHONE SERVICE

Our Member Service Representatives usually answer the phones. Unfortunately, members are often put on hold while that MSR is helping another member at the counter.

In order to improve member service, if a Member Service Representative (MSRs) cannot answer the phone within the first four rings, the automated attendant will answer. At that point, you can:

- Enter the extension** of the person you are calling
- Press 2** for a list of extensions
- Press 3** to report a lost or stolen card
- Press 4** for our Touch Tone Teller
- Press 5** for our web address
- Press 6** for our hours
- Press 7** for local surcharge-free MoneyPass ATM locations
- Press 8** for the next available representative



Our goal is to provide the best possible member service. We hope this will be a step in that direction.

Location	Main Office	Northside Office	Administrative Office
Phone	931.388.6914	931.388.2010	931.388.3689
Extensions	David Ext 18 Sandra Ext 12 Shannon Ext 11 Frank Ext 13 Lesa Ext 16 Stephanie Ext 17 Cerese Ext 14 Adrienne Ext 15	Phyllis Ext 110 Kelley Ext 111 Courtney Ext 112 Linda Ext 113 Michael Ext 114	Brittany Ext 120 Caity Ext 121 Lauren Ext 122

Tips To Save Money This Summer

- ✓ Keep your blinds and curtains closed during the day to keep the heat out.
- ✓ Install ceiling fans.
- ✓ Set the air conditioner thermostat higher when you're not home.
- ✓ Replace air filters in your air conditioner.
- ✓ Make sure the outside air conditioning vent isn't blocked.
- ✓ Cook your dinner on the grille outside instead of using the oven.
- ✓ Hang your laundry outside or place racks outside to dry your clothes.
- ✓ Stay at a hotel that offers a free breakfast.
- ✓ Check out free or inexpensive local music concerts or street fairs.
- ✓ Take advantage of discounted locals-only pricing at amusement parks and museums.
- ✓ For summer reading, check out your local library; nothing's better than free.
- ✓ Check out minor league baseball games; the ticket prices are cheaper, the food is less expensive and parking might even be free.
- ✓ Bring your own snacks and drinks on road trips.

While the summer has added energy and vacation costs, it is possible to still save with the above tips.