

EXPERIENCE THE DIFFERENCE
CREDIT UNION

advantage

Helping You Achieve Financial Security

Winter 2009



MAIN OFFICE

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

Office Hours

Monday, Tuesday and Thursday:
8:00 AM – 4:30 PM
Wednesday: 8:30 AM – 4:30 PM
Friday: 8:00 AM – 5:00 PM
Saturday: 9:00 AM – Noon
(Drive-Thru Only)

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

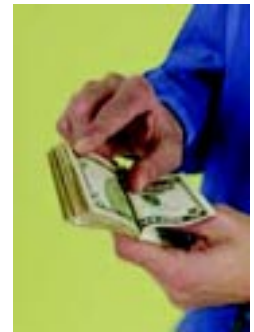
Office Hours

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

www.fccu.us

Make Your Money Work As Hard As You Do

Tired of your bank renewing your CDs at unbelievably low rates? First Community offers great rates all the time (not just when you first invest). From two months to five years, all you need is \$1,000 to get an impressive return. If you invest \$50,000 or more, we'll give you an even better rate. In addition, Prestige Club (age 50 or better) members can add another 0.15% to the stated APY. Call, stop by, or check our website – www.fccu.us – for the best rates around. Invest in a First Community CD and you can be assured your money is working as hard as you do!



Get Your No Fee IRA



Why pay a fee for an IRA when you can get it free at First Community? You can even get preferred rates on both the IRA savings accounts and IRA CDs. And with First Community IRAs, you don't have to worry about the ups and downs of the stock market – your money always grows. You can check out our current IRA rates at www.fccu.us.

Don't forget, if you're looking for another tax deduction for 2008, you have until April 15, 2009 to open and make a deposit into a Traditional IRA for tax year 2008*. Stop by any of our convenient locations today for all the details!

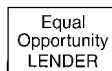
**Ask your tax advisor if you qualify.*

New Fee Schedule

Please review our new Fee Schedule that takes effect on March 1, 2009. If you have any questions or concerns, just call or stop by one of our offices.

New Touch Tone Teller

If all goes as scheduled, our new Touch Tone Teller telephone banking system will be live on Thursday, January 21, 2009. New instructions will be available on our website – www.fccu.us – and at all our locations.





Start Saving For Christmas 2009 Now



Here's an easy way to make sure you have all the money you need next Christmas:

1. Open a Christmas Club account
2. Figure how much you want to have by November 2009
3. Divide that by the number of paydays between now and then
4. Have that amount automatically deposited into your Christmas Club account

At the first of November 2009, we will either put the money in your savings or checking account or send you a check.

Make 2009 the best Christmas yet – call or stop by any of our convenient locations to open your Christmas Club account today!

Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us.

– Hal Borland

Tax Refund? Direct Deposit It!

It's quick, safe and easy. On your tax return, provide your account number, write our routing number and select your checking or savings account.

Your refund must be deposited into a joint account if it is a joint return.

Our www.fccu.us Website Information At Your Fingertips 24/7

eBranch & eBillPay

Need to know your balance right now? It's as easy as going to www.fccu.us and logging on to our **eBranch**. Since almost every transaction you do is reflected immediately on your eBranch history, the balance you see, less any checks you've written that haven't cleared, should be your balance. You can also view all your cleared checks (only First Community checks are displayed) and over two years of statements. For the ultimate in convenience, you can even schedule all your bills to pay automatically with **eBillPay**. If you haven't ever logged on to our eBranch, simply enter your member number as your User ID and the last four digits of your social as your initial password. Start enjoying eBranch convenience today!

Vehicle Purchase

Need information to get the best deal on your next vehicle? Click onto the **Buying a Car** icon at the bottom of our Home Page. You'll get the latest new and used vehicle prices along with all the details on current consumer and dealer rebates by make and model. You also have a number of calculators to help you determine such things as whether it's better to take the low rate dealer financing or the manufacturer's rebate and finance the vehicle at the credit union.



Calculators

Need to do some figuring on your money? No one has more online calculators than First Community! We have a total of 57 unique calculators that cover everything from how much car you can afford to how much you need to save for retirement. Go to the **Calculators** button on the Nav Bar and start figuring your future today!

Good2Know

And if you still need to know more, take an online course on anything from saving for a home to starting an investment program. We even have articles on how to protect your identity and on what goes into determining your credit score. Go to the **Good2Know** button on the Nav bar and satisfy your thirst for knowledge!



Online Forms

Need to apply for a loan, get a membership application for a friend or something else? Click on the **Forms** button and print out what you need. You can even apply for a loan online.

Visit www.fccu.us right now and see all we have for you.

Your Credit Union Savings Are Insured!

This credit union is federally insured by the National Credit Union Administration. The Emergency Economic Stabilization Act of 2008 increases your depository insurance from \$100,000 to \$250,000 until December 31, 2009. Individual Retirement Accounts are insured up to \$250,000. You can rest assured knowing that the full faith and credit of the U.S. Government is behind your money.

If you have any questions, please don't hesitate to contact us.