

EXPERIENCE THE DIFFERENCE
CREDIT UNION

advantage

Helping You Achieve Financial Security

Winter 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

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

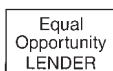
WESTSIDE OFFICE

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



Upgrades Are On The Way!

Beginning March 1, 2010, we will be operating with a much improved data processing system and a totally new Internet banking program. Our new data processing system will allow Member Service Representatives to respond much more quickly to inquiries and transaction requests. All your account information will be readily available.

Our new Internet banking program will give you the capability to access all your accounts on one screen. Transfers between accounts and other transactions will only be one click away. You will also be able to invest in Certificates of Deposit and enjoy much more functionality than you do today. Watch for more details to come.



Print Or Save Your eStatements

Right now, we have several years of eStatements available online. Not all those statements may be available when we switch to the new system on March 1, 2010. As a result, we strongly recommend you print or save any eStatements you may need after that date. Call any office if you're having problems logging on or have any questions or concerns.

Use Your Home's Equity To Your Advantage!

With a Home Equity Loan from your credit union, you can use your home's equity to get the cash you need for any worthwhile purpose this spring like home improvements, educational costs, holiday finances, credit card bills, landscape upgrades, and more. We offer:

- ★ **Competitive Rates**
- ★ **Convenient Terms**
- ★ **Affordable Monthly Payments**
- ★ **Easy Application Process**
- ★ **Quick Turnaround Time**
- ★ **And More**

Interest may even be tax deductible.*

For more information on how you can put your home to work for you, contact a loan officer today!

*Consult your tax advisor.





Use Direct Deposit For Your Tax Refund!

If you want to get your tax refund three weeks faster than a check arriving in the mail, opt for direct deposit on your tax return. All you need to do is provide your credit union account number, provide our routing number and select which account you want your refund deposited into.



Direct deposit is safe and quick! Remember, your refund must be deposited into a joint account if it is a joint return.

Happy New Year!

The Staff and Board of Directors of First Community Credit Union wish you and your family a happy and prosperous New Year! We look forward to meeting all of your financial needs in 2010 and in the years to come!

“What does it take to be a champion? Desire, dedication, determination, concentration, and the will to win.”

– Patty Berg

Did You Know?

That the 2010 Winter Olympics will be held in Vancouver, British Columbia, Canada from February 12, 2010 until February 28, 2010? Over 80 countries and about 2,500 athletes will compete in sports like alpine skiing, cross country skiing, ice hockey, luge, figure skating, bobsledding, speed skating, ski jumping, snowboarding, and more!

The first Winter Olympic Games were held in Chamonix, France in 1924. And, only 16 nations and 258 athletes participated.

Have You Started Saving For Your Future Yet? IRAs Are Here For You!



We understand that it hasn't been easy to save recently. However, it's always important to try to save for the future.

Your credit union has three easy ways (Traditional and Roth IRAs and Coverdell Education Savings Account) to save for tomorrow today.

When you withdraw money, you pay taxes with Traditional IRAs. On the other hand, with Roth IRAs, you don't pay income tax on your earnings.

If you are thinking about saving for your child's education, then look into a Coverdell Education Savings Account. It is tax free when the money is used for specific educational expenses. Until the child turns 18 years old, up to \$2,000 per year per child can be contributed.

Remember, the deadline for contributing to your IRA for 2009 is April 15, 2010, also the deadline for filing your taxes.

Stop by or call to open an IRA today!

Ice, Snow, Road Salt, Freezing Temperatures: How To Get Your Vehicle Ready For Winter's Worst



Getting your vehicle ready for the colder weather is imperative to avoid problems later.

1. Clean and wax the vehicle. The wax protects the car from road salt and it helps to brush the snow and ice off better.
2. Replace your carpeted floor mats with water resistant vinyl or rubber mats.
3. Check the battery and electrical systems. The battery needs to be ready to handle defrosters, windshield wipers and heat. After checking the battery, make sure the heating system works properly. Then, make sure the defroster works and

you have enough windshield wiper fluid. Perform a visual check of your headlights, turn signals, reverse lights, and taillights.

4. Check and change fluids. Check the coolant level and then the hoses for leaks or wear. Check for leaks around the brakes and oil areas.
5. Stock your vehicle with a snowbrush, ice scraper, pair of gloves, emergency kit, jumper cables, tire chains, flashlight, blanket, flares, and traction pads.

Take these extra steps to ensure your car's ready for whatever Old Man Winter sends your way.