

EXPERIENCE THE DIFFERENCE
CREDIT UNION

advantage

Helping You Achieve Financial Security

Winter 2011



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

Money, Money, Money, Money...Money!

We've got it and we need you to help us put it to work. Here are some ideas:

1. **Move your current loans** to First Community at a lower interest rate and pay them off sooner or lower your payments.
2. **Get a new loan** at First Community to buy that special something, make that needed repair or improvement, pay that tuition or do anything else you ever wanted or needed to do.

Now is the time to take action! You probably won't see rates this low ever again:

- **Home Equity Lines of Credit** starting at 2.75% APR*
- **New vehicle loans** starting at 3.45% APR* (for the current and two previous model years)
- **Used vehicle loans** starting at 4.45% APR* (for the vehicles three to seven years old)
- **Older vehicle loans** starting at 7.70% APR* (for vehicles more than seven years old)
- **Vacation, Christmas and PayDay loans**
- Other unsecured and secured loans (for boats, RVs, travel trailers, ATVs, tractors and more)
- And beginning in April, 2011, the best credit card program ever.



Just think FIRST for loans. Call or come by today!

*APR is Annual Percentage Rate. Rates shown are the lowest available and are based on credit scores and multiple discounts. Your rate may vary from the rate shown.

You Can Now Apply For A Loan Online!

Simply go to our website at www.fccu.us, log in to our eBranch, select the **Loan Application** tab, fill in the information requested and submit it. Our Loan Officers will take it from there. You can expect to hear back from us no later than the next business day.





Direct Deposit Your Tax Refund



Why? For the following reasons:

Fast: You get your refund weeks faster than if you waited for a check to arrive in the mail.

Convenient: Your money is automatically in your account.

Time saving: You don't have to make a special trip to the credit union to make a deposit.

Safe: Your check won't run the risk of being lost or stolen in the mail.

Easy: Just select either your Share Savings or Share Checking Account, provide your account number and provide the credit union's routing number on your tax return.

Always remember that if your tax return is a joint return, your refund must be deposited into a joint account.

Opt for direct deposit of your tax refund! Give us a call or stop by if you have any questions.

"The true sign of intelligence is not knowledge but imagination."

– Albert Einstein

Did You Know?

That each king in a deck of playing cards made by French playing-card manufacturers represented a king from history. This practice started in the 1400s but disappeared by the 1800s.

The four kings were:

- ♠ Spades – King David
- ♥ Hearts – Charlemagne
- ♣ Clubs – Alexander the Great
- ♦ Diamonds – Julius Caesar

Source: www.wikipedia.org

❄️❄️❄️ Winter Preparations ❄️❄️❄️

Here are some ways to make sure you're ready for winter.

- Buy rock salt.
- Insulate walls and attics.
- Caulk and weather strip doors and windows.
- Clear gutters.
- Cut tree branches that could fall on your home.
- Insulate pipes.
- Keep fire extinguishers handy.
- Learn how to shut off the water in case a pipe bursts in the cold.
- Check the antifreeze, battery, brakes, exhaust system, filters, heater/defroster, lights, oil, and windshield wipers on your car.
- Keep your gas tank half filled.
- Dress in layers.
- Wear sturdy, waterproof boots in snow or flood conditions.



You've Got Member Privilege!



Beginning in mid-January, it's automatic. You will no longer need to sign up for **Member Privilege***. All you have to do is have a checking account that's **in good standing**.

First Community will add **\$300 in overdraft protection to all such eChecking or Regular Checking accounts and \$500 in protection to all such Prestige Club Checking** accounts. You will be notified by mail if we add this protection to your account. If you do not receive that notification, you do not have the protection.

The standard Member Privilege protection only covers checks and electronic (ACH) items. **You must request coverage for debit card transactions.** Such additional coverage will extend Member Privilege protection to all Point of Sale (POS) and ATM transactions.

You can call, email or stop by one of our offices to add the debit card transactions to your Member Privilege protection. If you do not add debit card transactions and do not have a sufficient available balance to cover those transactions, they will be denied.

Although there is no charge for the program, there is a \$29 fee for each item paid into overdraft. The Member Privilege program limits that fee to a maximum of two fees or \$58 a day, regardless of how many overdraft items are paid. In addition, no fee is charged if your resulting overdraft balance is less than \$10.00. All fees are based on Available Balances (your Ledger Balance less any outstanding authorizations) and not Ledger Balances (your current balance based on what's posted against your account).

Effective with the start of this program, First Community will no longer hold checks presented the day before a direct deposit is due. Please call the credit union if you have any questions or concerns.

If you use **Member Privilege, you will be required to bring your account to a positive end-of-day balance at least once every 30 calendar days and otherwise keep your account in good standing. We may refuse for any other reason at any time and at our sole discretion to cover your overdrafts even if we may have previously paid them for you. If an overdraft is not paid you will be charged a NSF Returned Item Fee, currently \$29, for each item returned.*