



Main Office – 1623 Hatcher Lane • Columbia TN 38401 • 931.388.6914

Westside Office – 5201-B1 Trotwood Ave • Columbia TN 38401 • 931.388.3689

Northside Office – 1025 Nashville Hwy • Columbia TN 38401 • 931.388.2010

Website – www.fccu.us

August 8, 2008

Dear Valued Member:

We are pleased to announce the merger is complete and want to welcome you as a member / owner of First Community Credit Union. Your new member number is written on the enclosed Columbia Regional statement. Please call us immediately if you have any questions about this statement or any subsequent statements you receive from First Community.

You can use your new member number along with the last 4 digits of your social security number to log on to both our Touch Tone Teller and our Internet Banking programs. For more information on either service, visit our website – www.fccu.us – or call or stop by one of our three convenient locations.

With First Community, you may notice your deposited checks clear faster, your debit card transactions post more quickly and your deposits are available for debit card usage sooner. We clear deposited checks electronically through the Federal Reserve Bank. As a result, it's not uncommon for a check you deposit at First Community to clear the account on the bank it is written on that same day.

Our debit card program is just as fast. All transactions are online, real-time. What that means is you can make a deposit at any First Community office and walk outside to the ATM and withdrawal those funds (assuming there is no hold put on that deposit). Similarly, when you use your debit card at an ATM or to make a purchase, that transaction usually posts against your account immediately. By the way, please remember to protect your PIN number by selecting credit for all your debit card transactions.

Our website – www.fccu.us – provides a great deal of information about the programs and services we offer. In addition, any of our staff are always happy to tell you more about First Community Credit Union.

We greatly appreciate your patience and understanding during this transition period and look forward to serving you.

Sincerely,

A handwritten signature in blue ink that reads "David McCurrach".

David McCurrach
Manager