



Ready, Set, Go With A Pre- Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your

homework by visiting Web sites like edmunds.com, kbb.com, fueleconomy.gov, and reviewing the April Consumer Reports, its annual auto issue. Then, contact ECU for your pre-approved loan.

Ready? Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, stop by ECU to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. **But keep your pre-approval under your hat.** Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.



Don't Wait - Start Yours Today

Can't bear to face those holiday bills each year? Be prepared next year with our Holiday Savings Program. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. We don't require a minimum balance, and you'll earn interest on your account. And best of all, by setting aside funds all year long, you

will be able to pay cash for next year's holiday purchases. Now that's a sure way to have a merry and bright holiday season next year. So don't wait – contact ECU and open your Holiday Savings account today. Be ready for Happy Holidays next year!

2012 ANNUAL MEETING

Join Us At The Annual Meeting

February 16, 2012

5:30 PM

Genesco Park Cafeteria
1415 Murfreesboro Pike
Nashville, TN 37217

Fun, Food, Prizes

The credit union exists only to serve you and your support is appreciated. We look forward to seeing you at the annual meeting. You will have the opportunity to visit with other members, the Board of Directors and the Staff. Enjoy refreshments and prizes too!

Nominees for Director

Matt Johnson.....Genesco, Inc
Chris Myrick...Lightning Source, Inc
Phillip Elam.....ECU

HAPPY 2012!



Sunday, January 1, 2012

Tax Time Again



*Phillip W. Elam
President/CEO*

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them postmarked by Tuesday, April 17, 2012. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.

1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the credit union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.

2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2010 return to help you remember what you claimed previously.

3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement.

Once you have the information compiled, you can either provide it to your tax preparer or do it yourself. You may find that having taken the time to get organized, filing is the easy part!

Winter GREETING



New Years Day.....Jan 2
Martin Luther King Jr.....Jan 16
Washington's Birthday.....Feb 20

Tuck your \$\$\$\$ away:
SAVE.



E-Statements: Easy And Efficient

Sign up for e-statements and help ECU be a better steward of the environment and of members' money. Simply contact ECU and we'll get you started. Then, when your account statement is ready each month, we'll send you an email advising you of its availability. You can view online and save it electronically, or print it off and file it if you prefer. Either way there's less paper involved (no envelope) and no funds are spent on postage. That makes ECU more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans. It's more secure for you as well because there's no danger of your statement being stolen from your mailbox. Contact ECU for more information.

Quarterly Newsletter



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EASY CALLER ACCESS
24 Hour Audio Teller
615-367-7900

Your savings federally insured to at least \$250,000 by NCUA (National Credit Union Administration A U.S. Government Agency)

Please review the enclosed
ECU Privacy Policy