



Shared-Branching is Growing!

You may have seen the news recently about a data breach involving plastic cards (debit and credit), or you may be one of those who received a letter from the Credit Union advising you to pay special attention to transactions posted on your credit card statement. This data breach had absolutely nothing to do with the Credit Union's computer systems or our data processor. A large third-party processor, used by 250,000 merchants nationwide to process their plastic card transactions, reported being the victim of a security breach at some point in 2008. This is likely the largest data breach ever reported in history and involves more than 100 million cards! Since the breach was reported, your Credit Union has been carefully monitoring

The credit union shared-branching network is growing and now offers almost 3,600 locations coast-to-coast where you can do transactions such as deposits, withdrawals, transfers, and make loan payments. If you are traveling soon and would like the location of a shared-branch near you, simply go to our website (membersfirst.org) and in the left margin of our front page click on "shared branch locator". Several area credit union branches are now participating in the shared-branching network. They are:

Alcoa Tenn FCU,
124 N Hall Rd, Alcoa

Alcoa Tenn FCU,
2511 Hwy 411 South, Maryville

Alcoa Tenn FCU,
425 Foothills Mall Drive, Maryville

Covenant Health CU,
702 19th Street, Knoxville

Knoxville Firefighters FCU,
5207 Schubert Rd, Knoxville

Knoxville Law Enforcement FCU,
501 E Summit Hill Dr, Knoxville

Knoxville PO CU,
4948 Clinton Hwy, Knoxville

Knoxville PO CU,
6211 Middlebrook Pike, Knoxville

The Tennessee CU,
9212 Kingston Pike, Knoxville

Plastic Card data breach!

our members' cards and so far none of our members has been a victim. If the possibility exists that your credit card data may have been among those compromised, you should have received notification in the mail and the offer to replace your card if you desire. Because of the inconvenience of doing without a card until receiving a replacement, most of our members elected to monitor their accounts for any suspected transactions. If you have access to the internet, this is very easy to do: Just log on to our website at membersfirst.org and click on the "visa card account" link. Setting up your username and password is easy, and afterwards monitoring all your credit card transactions will be easy, too!

Repo's for Sale!
Like all financial institutions, from time-to-time the Credit Union acquires repossessed collateral that it needs to dispose of. You don't have to trudge down to the Credit Union to check out our latest offerings. Just go to our website (membersfirst.org) and in the left margin of the home page click on "services", then click on "items for sale". You will find a photo of the item along with pertinent information. And of course, the "asking" price is always negotiable!

Now here – Visa Gift Cards!
Visa gift cards are now available at all our branch locations! They are available up to \$500 and make great gifts for birthdays, graduations, or any special occasion!

Check Holds are for your protection!

Of course we want to be able to make funds available to you on the same day we receive your deposit – but more and more we find our members being inconvenienced by checks they have deposited being returned to the Credit Union UNPAID! Many of our members are unaware that by law, you are responsible for all checks you negotiate at the Credit Union. Putting a hold on that check protects you from the financial impact and potential hardship that a returned check can have on your account. We will always notify you if we do put a hold on your deposit. And please keep in mind that it is far better to suffer a minor inconvenience up front than what may turn out to be a costly consequence!

"CAN I SEE YOUR DRIVER'S LICENSE, PLEASE?"

In these hard economic times it should come as no surprise that consumer fraud is on the upswing. Hardly a week goes by that one of our members doesn't report an unauthorized transaction on their debit or credit card. Even though the majority of plastic card loss is covered by your financial institution, still, the thought that some crook has perpetrated a loss in your name can be somewhat unsettling. Here are some simple practices you can follow to lessen the likelihood of becoming a victim:

- Sign your cards as soon as they arrive.
- Keep an eye on your card during the transaction, and get it back as quickly as possible. If you carry both a credit and debit

card for transactions, you may want to get in the habit of always paying with your credit card whenever the card is going to be out of your sight for even a short while. The reason: It is much easier to get resolution to a disputed credit card transaction than one involving a debit card.

- Destroy your carbon receipts!
- Open your bills promptly and thoroughly review your transactions.
- Notify your card issuer if you do not receive a billing statement.
- Notify your card issuer before an address change.
- Do not lend your cards to anyone or

- leave them laying around.
- Never sign a blank receipt.
- Carry only those cards that you use on a regular basis.
- Shred anything with your card number on it prior to throwing it away.
- Never provide your card number over the phone to an unsolicited caller.
- Never write your PIN on your card or anything near it.

Finally, if the checkout clerk asks to see your driver's license, give him/her a big smile and say, "Thank you!" If this simple practice was more widely followed, it could have a significant impact on fraud.

Vital Statistics:

As of February 28th, 2009

ASSETS:	\$79,539,332
SHARES:	\$66,763,767
LOANS:	\$59,706,321
MEMBERS:	7,334

better than doing it with a PAL! A PAL is a preauthorized auto loan available from Tennessee Members 1st. When you've found the vehicle of your choice and you're ready to close that deal, just pull out your PAL and complete it like you would a check – we'll take care of the rest! So before you start shopping just drop by or call the Credit Union to get preapproved up to the limit of your choice. Its fast – its easy – and it takes the hassle out of financing at the dealer's. You'll be glad you did!



Spring + PAL = Car shopping!

That's right! The advent of warmer weather is sometimes all the inducement we need to go car shopping – and what could be

62nd Annual Meeting February 19th

The Credit Union's 62nd Annual Meeting was held on Thursday, February 19th at 7:00 pm at the American Museum of Science and Energy in Oak Ridge. Three directors' terms were up for reelection and were filled by acclamation by Brian Hitson, Marla Lenihan and Gary Love. Immediately following the business portion of the meeting prizes and gifts were awarded and a good time was had by all!

UPCOMING HOLIDAYS

The Credit Union offices will be closed in observance of the following holidays:

- Monday, May 25th – Memorial Day
- Friday, July 3 - Saturday, July 4th Independence Day

Locations and Phone Numbers



Main Office

P.O. Box 6828
112 Administration Road
Oak Ridge, TN 37831
p: 865.482.4343
f: 865.482.2617

Knoxville Office

Marketplace
Shopping Center
9307-A Kingston Pike
Knoxville, TN 37922
p: 865.539.4344
f: 865.539.4143

Roane County Office

Pinnacle Point
Shopping Center
1834 Roane State Hwy.
Harriman, TN 37748
p: 865.285.8343
f: 865.285.8019

Toll Free Phone

800.206.6944

Audio Response teller (ART)

Local: 865.813.4350
Toll Free: 866.332.6009

www.MyMembersFirst.org
available 24/7

Hours of Operation



Main Lobby

Monday, Tuesday, Thursday
8:30 am - 5:00 pm
Wednesday
9:30 am - 5:00 pm
Friday
8:30 am - 5:30 pm
Saturday
9:00 am - 12:30 pm

Drive Thru

Monday - Thursday
8:00 am - 5:00 pm
Friday
8:00 am - 5:30 pm
Saturday
9:00 am - 12:30 pm

Knoxville Office

Monday, Tuesday, Thursday
8:30 am - 5:00 pm
Wednesday
8:30 am - 12:00 pm
Friday
8:30 am - 5:30 pm
Saturday
Closed

Roane County Office

Monday - Wednesday
9:00 am - 5:00 pm
Thursday - Friday
9:00 am - 6:00 pm
Saturday
Drive-Thru Hours Only
9:00 am - 12:30 pm

Officials



Board of Directors

Brian Hitson, Chair
Wayne Missaggia, V. Chair
Gene Sanslow, Treas/Secretary
Jim Smith, Director
Rick Collier, Director
Marla Lenihan, Director
Gary Love, Director

Supervisory Committee

Jackie Penland, Chair
Jeff Bradford
Alan Trivette

Investment Committee

James Smith
Gene Sanslow

ALM Committee

Gene Sanslow, Chair
James Smith

Security Committee

Howard Rosser, Chair
Mary Helen Hitson

President/CEO

Bob LaGanke