

Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Summer 2010

Calendar of Events

Monday, July 5th

All Office will be closed for Independence Day

Monday, September 6th

All Office will be closed for Labor Day

Monday, October 11

All Office will be closed for Columbus Day

July 26 — July 30

Kids Club Store Open
All Offices

Enjoy Your Summer With Help from Your Friends at First Choice



AS LOW AS 7.50%

Vacation loans are available until August 31, 2010.



Visit us at:

www.firstchoiceccu.org



TAKE A BREAK THIS SUMMER

Be payment free for a month by skipping your loan payment in either July or August.*



LOW RATE RV AND BOAT LOANS

Hurry! Special offers are available for a limited time only.



VISA—LOW RATE AND MINIMAL FEES

A First Choice Community VISA Credit Card is a great companion for the summer.

It's time to relax and recharge. Your credit union is here to help. Contact us concerning any of the services listed above. At First Choice Community Credit Union, you've got a strong credit union behind you.

*\$25.00 charge for Skip-A-Payment service.

Our Stats

as of May 31, 2010

Members 6482

Total Loans \$21,412,962.74

Total Assets \$37,594,826.98

Total Deposits \$31,775,730.22

 **First Choice**
Community Credit Union
You've Got a Strong Credit Union Behind You!



Knoxville

100 North 17th Street
 Knoxville, TN 37921-6756
 (865) 637-0112 Member Services
 (865) 637-0777 Fax
 (865) 637-0213 Rate Line
 (800) 637-0112 Toll Free
 (865) 637-0111 Tele-Trans
 (888) 637-0111 Toll Free Tele-Trans

Mascot

9440 Mascot Road
 Mascot, TN 37806
 (865) 933-7442 Phone
 (865) 933-0777 Fax

Maryville

2535 E. Broadway
 Maryville, TN 37804
 (865) 982-0075 Phone
 (865) 981-9892 Fax

24-Hour Money Machines
 (ATMs) at all three locations.

www.firstchoiceccu.org



What checking is meant to be!

Directors

Nancy Webb, Chairperson
 John O'Barr, Vice-Chair
 Donna Kirkland, Secretary
 Mike Langley, Treasurer
 Limon Bacon
 Rusty Goddard
 Greg Gullord
 George Whitehead
 Joseph Worth

Chief Executive Officer

James M. (Mike) Hayes



All loans are subject to qualifications.

Attention Debit Card Holders

You Need To Know.

The Choice Is Yours.

How to Keep Your Debit Card Member Privilege

A new regulation requires us to make some changes to services on your account. Effective August 15*, the everyday purchases you make with your debit card and your ATM transactions will no longer be covered by our Member Privilege service. If you do not have enough money in your account, the funds are not yet available, or you do not have enough to transfer from your savings or Line-of-Credit your card will be denied.

If you want to continue to have this safety net in case of an emergency, you must let us know you want this service or you will lose this flexibility. Please contact a credit union office at:

Main Office Knoxville – 865-637-0112

Mascot Office – 865-933-7442

Blount County Office – 865-982-0075

Please take the time to consider the ways you use your account and debit card and make the choice that is right for you and your family. Member Privilege is a convenient service that provides you and your family with financial flexibility in times when you may not have sufficient funds in your account.

Examples of everyday debit card purchases are:

- Grocery Stores
- Restaurants
- Gas Stations
- Doctor Office
- Pharmacy
- Dry Cleaner
- Anytime you use your debit card for a one-time transaction

Disclosure copy: * The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010.

For accounts opened after July 1, 2010 the effective date of the change is July 1, 2010. Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. An overdraft (OD) fee or insufficient funds (NSF) fee of up to \$25.00 will be charged for covering overdrafts that result in a negative balance. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically) such as automatic draft from your health club or insurance company may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing. Contact us if you have questions.