

Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Fall 2011

Calendar of Events

Monday, October 10

Columbus Day
All Offices Closed

Thursday, October 20

International Credit Union Day
Festivities at All Offices

Saturday, October 22

Race for the Cure
Credit Union Team Participation

Friday, November 11

Veterans Day
All Offices Closed

Thursday, November 24

Friday, November 25

Thanksgiving Holiday
All Offices Closed

Monday, December 26

Christmas Holiday
All Offices Closed

Monday, January 2

New Year's Holiday
All Offices Closed

Our Stats

as of August 31, 2011

Members

Total Loans \$19,374,125

Total Assets \$38,747,981

Total Deposits \$33,017,985

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

Great Rates... Great Service Check Us Out For Your Next Loan

Need a new car? Or a used truck? There's a loan for that. Replace the roof or upgrade the furnace? There's a loan for that. Medical emergency, vacation, or Christmas? There's a loan for that, too. If you need a loan for any reason, check with the credit union first. We have money to lend at great rates and budget-friendly terms. We'll work with you to find the best loan to fit your personal financial situation. The first credit union in the United States was chartered more than 100 years ago to provide loans to the working people of Manchester, NH. Your credit union is proud to continue that tradition, in good times and bad. Our mantra is "People Helping People," and we do our best to do so. Check us out today.



Celebrate International Credit Union Day On October 20!

International Credit Union Day is Thursday, October 20, and this year's theme, "Credit Unions Build a Better World," highlights the important economic and social contributions credit unions make to their communities worldwide. Whether it's helping a farmer in Africa buy seeds or a young adult in Arkansas buy her first vehicle, credit unions all over the world are dedicated to helping improve the quality of life for their members and in the communities where they live. This year's theme also aligns cooperatively owned and controlled credit unions with the United Nations and cooperatives everywhere as they launch the International Year of Cooperatives 2012.

That celebration begins October 31 with the theme, "Cooperative Enterprises Build a Better World." Your credit union is proud to be part of the cooperative system, and we invite you to join in the celebration.

Stop by any office on Thursday, October 20 and helps us celebrate the occasion.

We'll have food, fun, door prizes and much more!



CREDIT UNIONS BUILD A BETTER WORLD™
INTERNATIONAL CREDIT UNION DAY™ OCTOBER 20, 2011



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



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.

Fee Adjustment Notification

The following fee adjustments will be implemented as of November 1, 2011.

	Current Fee	New Fee
Business Checking (DBA) Monthly Fee	NA	\$3.00 Month
Debit Card or PIN Replacement	\$5.00 per occurrence	\$10.00 per occurrence
Debit Card Rush Fee	NA	\$25.00 per occurrence
Wire Transfer	\$10.00 - outgoing wire	\$10.00 incoming; \$20.00 outgoing; \$40.00 outside US
Return Mail Fee	NA	\$2.00 per item

E-Services: Easy and Environmentally Friendly

Put the credit union on your schedule, not ours, when you sign up for e-Services. With electronic services, access to your credit union account is just a few keystrokes, mouse clicks, or taps away, anytime, day or night. Using e-Services is kinder to the environment as well. You can perform many transactions that previously required a trip to the credit union, saving the environment from emissions as well as protecting your pocketbook from high gas prices. Plus, when you choose e-Services, you can save important documents electronically, printing them selectively, as needed. You can visit the credit union's Web site to find more information or if you are concerned about how to get started, just stop by the credit union and we'll show you just how easy it is to begin using e-Services. Once you do so, you'll wonder how you ever got along without them!



Saving for A Rainy Day

Like the law of gravity, Murphy's Law is irrefutable. Murphy says that if anything can go wrong, it will, and all of us can cite example after example proving him right. Often, when things go wrong, it costs you money; sometimes, it costs a lot of money. That's why you need insurance to cover the big losses and a special savings account at the credit union to take care of the rest. By tucking funds away as your "rainy day" savings, you'll be ready for that inevitable car repair or the furnace that goes clunk in the night. Having a rainy day savings fund also means you won't need to rack up credit card charges to take care of unexpected expenses. The best day to prepare for tomorrow is today, so stop by the credit union to find out about establishing a special savings account. Plus, we'll show you how automatic transfers to it can make savings effortless.

