

Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Spring 2011

Calendar of Events

Monday, May 30
Memorial Day
All Offices Closed

Monday, July 4
Independence Day
All Offices Closed

IRA Reminder!

You have until April 18, 2011 to contribute to a traditional or Roth IRA through your credit union for tax year 2010. A traditional IRA can reduce your gross income and your investment can grow, tax deferred. Each IRA has its own possible tax benefits. Call or stop by your credit union, and we'll be happy to answer any questions you may have about opening or adding to your existing IRA account. Remember, April 18, 2011 is the deadline for contributing to your 2010 IRA.



Our Stats

as of February, 2011

Members 6332

Total Loans \$19,707,408

Total Assets \$37,934,341

Total Deposits \$32,177,059

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



Get Ready to Motor Get Your Vehicle Loan from First Choice

Summer road trips are just around the corner. So if your clunker limped and lurched through the winter, it's time to stop by the credit union to pre-qualify for a vehicle loan. With a pre-approved loan, you're free to shop for the car that suits your needs. You won't be limited to the "specials" being offered — usually the slow-selling models the dealership wants off the lot and out of its inventory. Use the online tools at www.edmunds.com or www.kbb.com (Kelley Blue Book) to determine which vehicle is a good match for your driving habits. Consider whether you need to buy new or whether a car that's new-to-you will serve the purpose. Then when you're ready for your test drives, visit the credit union. With your financing dealt with, you're in the driver's seat. Just don't reveal how you're paying for the car until the deal is struck. Financing is a dealer profit center so you may pay more for something else if the salesperson knows you have a credit union loan



THANK YOU MEMBERS

Just a note of "thanks" to our members for your patience during the renovation process at our main office in downtown Knoxville. Our goal is to serve you even better with our updated facility. The completion date of the renovation is scheduled for April, 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

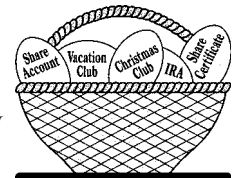
James M. (Mike) Hayes



All loans are subject to qualifications.

Match Your Savings To Your Spending

It's been said that the only people who need to save money are the people who like to spend it. No matter what your goals are, by saving money now, you are in a much better position to buy what you want later. The key is to match your savings to your future needs.



Versatize Your EGG\$

Use your share savings account at the credit union for savings you must access in the immediate future. This might be money for emergencies or for bills you know have to be paid soon, such as your car insurance or taxes.

Share certificates are best suited for funds that you don't need right away. For example, tuck away funds for a down payment on a vehicle or an anniversary trip in a longer-term certificate. You will earn more interest, plus you won't be as tempted to spend it on shorter-term goals. Many members find our club accounts a great way to save for things like the holidays or vacations. By setting funds aside each month, they have a pot of money to dip into for the extra expenses that go hand-in-hand with special occasions.

For help in getting started on your savings program, contact the credit union today.

Address Alert!

If you have recently moved or are planning to move in the near future, it is necessary for you to notify your credit union with written authorization of an address change. By doing this, you'll avoid not getting your statements and other correspondence on a timely basis. Also, understand we cannot take the change over the phone or by fax due to the new privacy laws in effect. With identity fraud as prevalent as it is today, we cannot afford your information being inaccurate or not being yours.

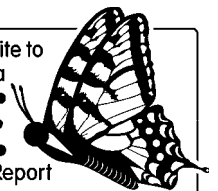
Free Credit Report: Get Yours Today

Getting your free annual credit report is a great way to fight identity theft by monitoring and reviewing your report yearly. You may request your free credit report three different ways: online at www.annualcreditreport.com, request your report by phone (1-877-322-8228), or request your report through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Requested reports by phone or mail will be processed within 15 days of receiving your request.

You are entitled to receive one free credit report through the Central Source (www.annualcreditreport.com) every 12 months from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion. If you order from only one company today, you can still order from the other two companies at a later date.

Click, call or write to
 order yourself a

FREE
 Annual Credit Report



Visit: www.annualcreditreport.com