

# Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Summer 2011

## Calendar of Events

**Monday, July 4**  
Independence Day  
All Offices Closed

**Monday, September 5**  
Labor Day  
All Offices Closed

**Monday, October 10**  
Columbus Day  
All Offices Closed

### Kids Club

Kids... bring in your coin!!!  
Kid's Club Store will be open at all  
credit union offices.  
July 18 - July 22

### Skip-A-Pay Service

July and August  
Skip Your Loan Payment for a  
Month. Contact us for details.

### Dormant Account Fee Posting

On July 18, 2011 a Dormant Account Fee of  
\$5.00 is scheduled to post to member  
accounts with a total deposit balance less  
than \$25.00 with no activity for a one year  
period.  
This fee will be applied each July.

### Our Stats

as of May 31, 2011  
Members 6293  
Total Loans \$19,685,156  
Total Assets \$38,144,833  
Total Deposits \$32,372,116

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

## Know the Facts about your Debit Card Member Privilege Service

### The Choice Is Yours...

Regulations implemented in July, 2010 changed the way we cover debit card transactions with our Member Privilege service. The 2010 regulations required and continues to require members to inform us that they want their debit card transactions covered with Member Privilege. In 2010, many members told us that they wanted this "safety net" service, but some members did not inform us of their intention to **keep Member Privilege or "opt out."** If you have not informed us of how you want us to handle your debit card transactions, please do so by contacting one of our branch offices. **If you want this safety net for emergency situations, you must let us know.** 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 that can be covered by Member Privilege are:

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

As of August 1, 2011, there is a \$28.00 per item fee for this service.  
Contact the credit union for complete details.

## Your Choice Signature Loan

### As Low As 7.50%

Need extra funds for that summer vacation, cleanup around the house, bill consolidation, or the upcoming school year? We have a solution for your short-term money needs. Call us today about "Your Choice Signature Loan."

- \$2,500.00 maximum
- 24 month payback
- Offer may change without notice.

Need A Loan?  
The Credit Union  
is your.....

**One  
Stop  
Shop**



### 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](http://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.

## Operating Adjustments Effective August 1, 2011.

First Choice Community Credit Union is committed to operate your credit union in the most effective and efficient manner possible. We always give extensive consideration in how our internal processes effect service to our members. As we move through this unique era of increased regulatory pressure, your credit union is forced to make adjustments in operations in order to continue our commitment to operate efficiently. The changes listed below will go into effect on August 1, 2011:

- Members that participate in our Member Privilege program will no longer receive a daily notice. Letters will continue to be mailed on a routine basis. As always, members may use our Free WebBanking and Tele-Trans services to obtain balance information.
- Our NSF charge and Member Privilege charge will be adjusted from \$25.00 to \$28.00 per item.
- Over-the-counter VISA payments made after 4:00 pm will be posted on the next business day. Payments received before 4:00 will be posted to your VISA account as usual.

Thank you for your continued patronage. If you have any questions concerning the adjustments above, please contact a member service representative at any of our branch offices.

## Super Saver - A Super Choice!

Interest rates are at historic lows and that's great if you need a loan. But what's a saver to do? Savvy savers are maximizing their return by using a variety of services here at the credit union. One service of choice is our Super Saver Account. Competing with Money Market Accounts, our Super Saver is Federally Insured and allows your rate of return to increase as you save more money. To assist in your savings effort even more, our current Super Saver rate structure will change. Effective August 1, 2011, the rate structure will adjust from a two tier system to five tiers as follows:

\$0 - \$2,499.00  
 \$2,500.00 - \$9,999.00  
 \$10,000.00 - \$24,999.00  
 \$25,000.00— \$99,999.00  
 \$100,000.00 and over



Rates on the Super Saver Account can adjust monthly. Dividends are paid each month. For more information, please contact a member service representative.