

Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Spring 2013

Calendar of Events

Monday, May 27

**Memorial Day
All Offices Closed**

Thursday, July 4

**Independence Day
All Offices Closed**

Anchors Away With a Boat Loan

Whether you're in the market for a canoe, cruiser, kayak, or ketch; set sail for the credit union for a pre-approved boat loan. Just as when you purchase a vehicle with a pre-approved loan, you'll be in a better negotiating position when it's time to close the deal on your dream boat. Start by doing your homework whether you're buying new or used. Web sites like boats.com and boattrader.com are good places to start. Check out Craigslist and the classified ads on yacht or boat club sites. Also, talk to other boat owners. Rates are great. And, there's never been a better time to enjoy time on the water with a boat loan from the credit union. Call one of our friendly loan officers today at 865-637-0112 or 1-800-637-0112.



Our Stats

as of February 28, 2013

Members 6014

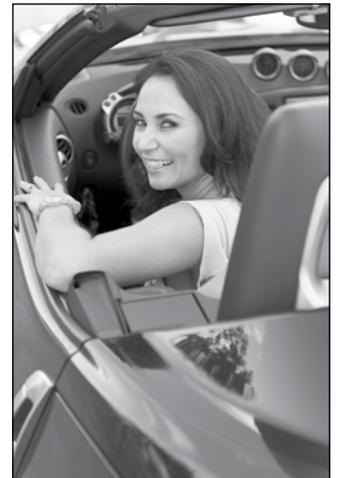
Total Loans \$17,217,908

Total Deposits \$33,074,902

Total Assests \$38,890,023

Need A Vehicle? Stop, Shop and Buy

If Old Man Winter was hard on your vehicle, it's time to spring into action. Your first destination: the credit union for a pre-approved loan. With a pre-approval, you can shop around for that new car, truck or van, or one that is new-to-you. The Web makes it easy to see what's available, with sites like www.edmunds.com and www.kbb.com (Kelley Blue Book) offering guidance on what your options are and what you can expect to pay. Other sites to visit are www.carsoup.com, www.consumerreports.org, and www.carprices.com.



After gathering information online, it's time to narrow your search and visit the Web sites of dealers or check out used cars for sale in the classified ads and on Craigslist. Start narrowing down the list of acceptable vehicles. Once it's a reasonable length, it's time to set foot on the dealer's lot or visit private sellers. Try not to fall in love with a particular vehicle. Keep your options open so you are in a better position to negotiate the best car for the best price. If you are uncomfortable with negotiating, bring along a friend or family member who isn't. Or conversely, shop alone but tell the salesperson that your spouse or significant other must be consulted before you can make the deal. This is the same negotiating tactic the salesperson will use on you when he or she says that your offer must be approved by the sales manager. Keep the fact you have been pre-approved out of the equation. Dealer financing is a profit center and if you disclose you already have a loan, the salesperson may try to make up the profit somewhere else in the transaction.

We are here to help as you look for that new vehicle. Contact a loan officer to get your preapproved loan today. Call 865-637-0112 or 800-637-0112 for complete information.

Home Loans Here

Buying a home is not only one of the most expensive purchases you can make, it's also one of the most emotionally charged. It's an exciting time and a worrisome one, as you ponder whether you are making the right choice. Is your offer to purchase too high or too low? If it's accepted, will the house pass its inspection? What will the appraisal reveal about housing values in the neighborhood? If you're house hunting, you'll want the friendly staff at First Choice Credit Union on your side. We can be your guide, helping you sort out the paperwork and clearly explaining all of the terms and the disclosures. You'll get both a great rate and great service when you finance your home at the credit union. There may be other sources for a home loan, but only one where you are a member-owner of the place: your credit union. Remember, we only exist to serve you, so let us help you with your mortgage loan.



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

Northeast Knox County

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

Blount County

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

24-Hour Money Machines

Main Office and Mascot
www.firstchoiceccu.org

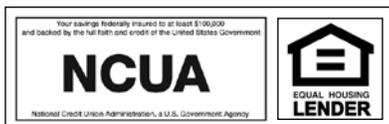


Directors

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

Chief Executive Officer

James M. (Mike) Hayes



All loans are subject to qualifications.

The Open Road Awaits: Get Your Motorcycle Loan At The Credit Union



Summer is just around the corner. And if heading out to explore America's byways on a motorcycle seems like the best way to make the most of it, stop by the credit union first. We have terrific rates on motorcycle loans, and with a pre-approval, you're free to shop around. And don't forget to budget for your safety gear. We can help you with that as well. The Web makes it easy to do your homework on what and where to buy. If you're new to bikes, experts advise not to overestimate your ability. Better to learn on a slower bike than to buy one with more performance than you can handle. If you don't have a license, you will need to get one. To hone your skills or refresh them, take the Motorcycle Safety Foundation's course. Visit msf-usa.org or call (800) 446-9227 for a list of locations.

Keep Us Up-To-Date

Have you moved, changed your mailing address, e-mail address, or your telephone number in the past year? Do you have a name change? If so, please let us know. It is important that the credit union has your current information on file. We want to make sure all communication and important notices from the credit union reach you on time.

If you have a name change, you will need to come by the credit union to update your signature card. And, for your security, change of address requests must be made in writing and on the proper forms. Please contact your credit union for more information. And don't forget, if you move out of state, you can continue being a member of the credit union: Once a member, always a member.

Day or Night: Our Web Site Is At Your Fingertips

Doing a little late night vehicle loan rate shopping to find out how much car you can afford to buy? Or have some cash to stash in a share savings certificate and wondering what rates and terms are available to help you reach your savings goals? Are you curious to see if we are offering any special deals? Need to know our office hours or phone number? All that, and much more, is just a few keystrokes and mouse clicks away when you visit the credit union's Web site. We're here for you 24/7 every day of the year. That means we're always on your schedule, not tied to ours. Whether it's 6 am or 6 pm, you can check out all of the products and services available to help you and your family to secure your financial future. We're as close as your keyboard, so visit anytime. www.firstchoiceccu.org

