

Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Winter 2011

Calendar of Events

Monday, January 17
Martin Luther King Jr. Day
All Offices Closed

Monday, February 21
Presidents' Day
All Offices Closed

ANNUAL MEETING
SATURDAY, MARCH 26, 2010
6:00 p.m.
Buddy's BBQ
Bearden Banquet Hall
Dinner Tickets and Pricing
will be available on
Tuesday, February 15, 2010



**Thank You Members
for Your Support in 2010!**

Our Stats

as of November, 2010
Members 6373
Total Loans \$20,478,964
Total Assets \$37,079,288
Total Deposits \$31,295,225

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

Starting A New Year!

The beginning of a new year is a good time to plan on how to handle your money in 2011. Start by reviewing the following:

- Savings goal for the past year. Ask yourself this question: Did I reach my goal in 2010?
- Review your CD rates that are coming due. Research where you may want to put your money next. Interest rates at present are very low. But remember, every dollar counts.
- Look at your credit card balances. Are any close to being paid off? Maybe you could make double payments and get them paid off - assuming you're not making more charges on the cards. If you get your card paid off, do not cancel them or your credit score will suffer for closing them. Don't use the card or make one charge now and then and pay it off when the statement arrives.
- Review your credit score. Hopefully your score is above 760. If so, then take steps to keep it there or higher. Consumers with higher credit scores can benefit by getting better interest rates on loans. Remember that you can get a free copy of your credit report each year. Make sure you check it for errors.
- If you have children, start them off with a share savings account at the credit union. It's a great way to get your children in the habit of saving.
- If you need extra money after the holidays, check out our skip-a-pay service. You may be eligible to defer your credit union loan payments.
- Save money by moving loans from other financial institutions to the credit union. Rates have never been lower. Consider your mortgage, credit cards and even your auto loans.
- Expedite your finances by using webbanking, webpay and estatements here at the credit union. These convenient services make it quick and easy to manage your finances.
- Make a budget for 2011. Monitor and adjust your budget monthly with "Debt In Focus", a free service offered to you by your credit union. Debt In Focus is located on the credit union's website at www.firstchoiceccu.org.
- Keep your credit union in mind for your financial needs. Remember, we're here to help. Give us a call today.





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.

Thank You

As we say goodbye to 2010, it's an ideal time to remember to express our appreciation to you, our valued member-owner, for your loyalty and support during these tumultuous economic times. We are grateful for your participation in the credit union. In fact, we wouldn't exist without you! The credit union idea of people joining together to pool their savings so that others may have a source of credit is simple, yet profound. This "people-helping-people" philosophy has stood the test of time, and as many new members are finding out, is a potent antidote to the greed and uncaring attitude found elsewhere in the financial system. So a big "thank you for your business" to our members, whether you have been with us a long time or have just discovered the benefits of belonging.

Scroll on Over for a Loan

If you need a loan, we're as close as your computer. Just visit our Web site to apply for a loan. It's easy to apply online, any time, day or night. First, from the our online application page on our web site, www.firstchoiceccu.org, simply click on the type of loan that you are interested in. Then, just answer a few simple questions and with just a few mouse clicks and keystrokes, we'll advise you of the status of your request. When you apply for a loan online, you can do it on your schedule, not the credit union's. That means whether you are ready to apply for a loan on Sunday afternoon at 4 p.m. or Friday night at midnight, that's when you can do it. So scroll on over.

Your credit union is ready when you are.



Holiday Savings Club: Join Now

It's been said the best time to buy an umbrella is before it starts to pour. The same is true of planning for your holidays. The best time to start getting ready for the festivities in 2011 is right now. By signing up for the Holiday (Christmas) Savings Club at the credit union, you can accumulate cash every month. If you use automatic transfers, saving is painless. Saving just \$75 a month for 10 months gives you \$750

for your holiday expenses. That's about \$2.50 a day - the same as a latte or a trip to the vending machines. The sooner you sign up for the Holiday Savings Club, the more funds you will have to spend in 2011. See how quickly you can make your savings grow.

Contact the credit union to sign up today.

