

Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Fall 2014

Calendar of Events

Monday, October 13
Columbus Day
All Offices Closed

Thursday, October 16
Credit Union Day
Join Us for Food and Fun
All Offices

Friday, October 17
Seymour Branch Ribbon Cutting
and Grand Opening

Thursday, November 27
Thanksgiving Day
All Offices Closed

Thursday, December 25
Christmas Day
All Office Closed

*All Offices Close at 2:00 pm on
Christmas Eve.

Thursday, January 1, 2015
New Year's Day
All Office Closed

The Last Word...

Challenges make life interesting.
Overcoming them is what makes life
meaningful.



Our Stats

as of August 31, 2014
Members 5,855
Total Loans \$17,262,370
Total Assets \$36,594,922
Total Deposits \$30,571,926

FIRST CHOICE CCU
Your First Choice for
Solid Financial Solutions!

Seymour Branch Now Open for Business!



The new Seymour branch is now open for business. The address of the new branch is:

10210 Chapman Highway
Seymour, TN 37865
865-982-0075

Join us for our Grand Opening and Ribbon Cutting celebration on Friday, October 17, 2014. (The ribbon cutting will be conducted at 10:00 am.) See you there!

International Credit Union Day

Time to celebrate International Credit Union Day - **Thursday, October 16th!** "Local Service. Global Good." is this year's theme, emphasizing the positive impact credit unions make in their communities and throughout the world.

Observed annually on the third Thursday of October since 1948, ICU Day is a day set aside to reflect on the history of credit unions and the role they play in improving the quality of life for millions of members worldwide. As member-owned, not-for-profit financial cooperatives, credit unions are dedicated to the philosophy of people-helping-people. Join in the celebration on Thursday, October 16. All credit union offices will have food, fun, and door prizes. Contact the credit union for complete information.

International



Credit Union Day



Knoxville

100 North 17th Street
 Knoxville, TN 37921-6756
 (865) 637-0112 Member Services
 (865) 637-0777 Fax
 (800) 637-0112 Toll Free
 (865) 637-0111 Tele-Trans
 (888) 637-0111 Toll Free Tele-Trans
 24-Hour ATM

Mascot

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

Seymour

10210 Chapman Highway
 Seymour, TN 37865
 (865) 982-0075 Phone
 (865) 573-6077
 24-Hour ATM

Other Convenient Services

www.firstchoiceccu.org
 EasyStreet ATM
 Web (Home) Banking
 Mobile Banking
 Text Banking
 Bill Pay Service
 E-statements

Directors

Nancy Webb, Chairperson
 John O'Barr, Vice-Chair
 Donna Kirkland, Secretary
 Mike Langley, Treasurer
 Claudia Eaton
 Rusty Goddard
 Betty Warwick
 George Whitehead
 Joseph Worth

Chief Executive Officer

James M. (Mike) Hayes



*All loans are subject to qualifications.
 Credit rating determines applicant's actual
 interest rate.*

Vehicle Shopping Starts Here

If new wheels are on your fall shopping list, make a stop at the credit union first. With a **pre-approved vehicle loan** from the credit union, you have more choices and more flexibility. Just keep the fact you already have procured financing under your hat until you are ready to close the deal. The F&I (Financing and Insurance) department at the dealer is a profit center and if it's known you are essentially a cash buyer, the salesperson may try to make up lost ground during the negotiation.

Tempted by the low-or-no interest offers touted by the car companies? Note the fine print: "Not all buyers will qualify." That typically means only those borrowers with exceptional credit scores can take advantage. These offers are often only for excess inventory as well as the less popular models gathering dust on the lot. With a pre-approved loan from the credit union, you'll have the chance to get exactly the make and model you want - all the right bells and whistles and the right color! You also can shop around, including considering a previously owned car from a dealer or a private seller. A pre-approved loan will put you in the driver's seat, so contact the credit union today.

Auto Loans
 as low as **1.80%**

Help Our Credit Union Family Grow

Did you know that you're part of our family? And, as credit union kinfolk, you can help our family grow.

First Choice Community Credit Union has been in business for 80 years. We are strong and dependable. By referring a friend or loved one to the credit union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership.

Our credit union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. First Choice is organized to serve, democratically controlled, and provides our members with a safe place to save and borrow at reasonable rates.

Those of us in the credit union family have experienced this first-hand, so why not share it with others?

Pass along the benefits of membership to your inner circle by making them a part of the Credit Union Family. Help them join today - visit, call, or stop by any branch location.



The Audit Committee Chairperson is performing an account verification. If any of the information on your statement is incorrect, respond in writing to:

Audit Committee Chairperson
 First Choice Community Credit Union
 P.O. Box 380428
 Birmingham, AL 35238-0428

Do not send address changes, loan payments, or deposits to this address.