

# Community Matters

A quarterly newsletter for members of First Choice Community Credit Union

Winter 2012

## Calendar of Events

**Monday, January 16**  
Martin Luther King Jr. Day  
All Offices Closed

**Monday, February 20**  
Presidents' Day  
All Offices Closed

**Saturday, March 24 - 6:00 pm**  
Annual Meeting  
Buddy's Banquet Hall

**Friday, April 20**  
Member Appreciation Day  
All Credit Union Offices



**Thank You for  
Your Membership  
and Patronage  
in 2011!**

### Our Stats

as of November, 2011  
Members 6181  
Total Loans \$18,882,991  
Total Assets \$38,352,827  
Total Deposits \$32,654,214

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

## Join Us at the Annual Meeting

The credit union's 2012 annual meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meetings open to its valued member-owners: You! So plan now to attend to learn about the elections to the Board of Directors and get the scoop on what's on tap in 2012. Enjoy a nice meal, enter your name for door prizes, and take advantage of the opportunity to visit with other credit union members. The credit union exists only to serve you and your support is appreciated. The meeting is scheduled at Buddy's Bearden Banquet Hall at 6:00 pm on Saturday, March 24, 2012. Dinner tickets will be available to purchase at any credit union office on Monday, February 13, 2012. We look forward to seeing you at the annual meeting.

**2012 ANNUAL MEETING**

## Go With A Pre-Approved Auto Loan



Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting Web sites like [edmunds.com](http://edmunds.com), [kbb.com](http://kbb.com), [fueleconomy.gov](http://fueleconomy.gov), and reviewing the Consumer Reports' annual auto issue in April.

Once you've narrowed your choices, stop by the credit union to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Negotiate your best deal on the car that you want and we'll take care of the financing. Contact the credit union to get your pre-approved auto loan today. You can also apply on-line. Just visit our Web site to apply for a loan. It's easy to apply online, any time, day or night. First, from our online application page on our web site, [www.firstchoiceccu.org](http://www.firstchoiceccu.org), simply click on "Loan Application". 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. Call or go on-line today.



### 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

### 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.

## Regulation D Notice

Regulation D is a Federal Government Regulation which limits the number of transfers, withdrawals, and third party payments that can be made from a share savings account. Regulation D allows you to make six (6) transfers from your share savings account per month. These transfers include telephone transfers (Tele-Trans or Member Service Representative), WebBanking, Automatic Overdraft Transfers, and ACH debits. To assist you in managing your Regulation D limit, the credit union will access a \$5.00 fee each time you exceed your limit. Unfortunately, if your account is not managed properly, excessive Regulation D transaction will be blocked.

### Regulation D Alternatives:

To help you manage your account we recommend the following action:

1. Have your direct deposit deposited to your credit union checking account. You can transfer funds as often as you like from checking.
2. Have ACH Debits (mortgage payments, insurance payments, etc.) deducted from your checking account.
3. Consider using ATMs for remote transfers.
4. Consider linking your checking account overdraft option to a Line-of-Credit. The Line-of-Credit is not affected by Regulation D.

Please plan your transactions in accordance with Regulation D. Contact the credit union for more information.

## Thank You Members

As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing your credit union. We look forward to continuing to serve you in the months and years ahead.

## 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 2012 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. The sooner you sign up for the Holiday Savings Club, the more funds you will have to spend in 2012. See how quickly you can make your savings grow. Contact the credit union to sign up today.

