

# Community Matters

## HAPPY NEW YEAR!

On behalf of the FCCCU Team and our volunteer Board of Directors, we extend our best wishes for a healthy and successful 2025. We look forward to providing you with financial products, solutions, and services that will give you confidence of knowing... *We are here for you.*

## SCHOLARSHIP

FCCCU is currently offering TWO \$1,500.00 scholarships to upcoming seniors for the 2024-2025 school year. This is a significant opportunity for our members and their immediate family. We began accepting applications for these scholarships in September 2024, with a deadline of March 1, 2025. To apply, we will need a copy of your transcript and an essay on the topic “Inspiration for Degree Choice,” With a word count between 500 and 750. Don't miss out on this chance to further your education with our support.

## HOLIDAY RECOVERY LOAN

Recover from the holidays with a \$2000.00 loan for 12 months, starting at a rate of 7.99%\*. Is your wallet a little light due to holiday spending? Never fear! The Credit Union is here to help with those holiday bills! From January 1, 2025 thru March 31, 2025, the Credit Union is offering a Holiday Recovery Loan to help you breathe easier after the holidays. *\*Rates are subject to change without notice. Annual Percentage Rate (APR) is based on evaluation of applicant's credit quality. Funds may not be used to pay off an existing FCCCU loan. Federally insured by the NCUA Equal Opportunity Lender*

## FRAUD, SCAMS, & HACKERS

To protect yourself from fraudulent activity, hackers, and scammers, always approach unsolicited “opportunities” with caution. If you didn’t reach out to them first, there’s a strong possibility that a scammer is on the other end. **Never share your personal information or send money to someone you don’t know.** First Choice CCU will never ask for your account information through social media—period. Any messages you receive from us on social media will only come from our official accounts and will be in response to a comment you made.

## UP & COMING ANNOUNCEMENTS

- **Annual Meeting** – Please keep checking our website for news about the upcoming Annual Meeting
- **Tax Season** – As your credit union, we offer you several options to help during this up & coming tax time. Please visit our website to see how you can save!

## HOLIDAY CLOSINGS

Wednesday, January 1 in observance of New Year's Day - Monday, January 20 in observance of Martin Luther King Jr Day - Monday, February 17 in observance of President's Day

**FIRST CHOICE COMMUNITY CREDIT UNION | 865-637-0112 | [www.firstchoiceccu.org](http://www.firstchoiceccu.org)**  
PROUDLY SERVING KNOX, SEVIER, BLOUNT, & JEFFERSON COUNTIES