

April 2009



## ...Hotline\$

Proudly Produced for Members of  
Nashville Firemen's  
Credit Union!



## Annual Meeting

### Let's Recap!

Our 77th Annual Meeting and celebration was a huge success! More than 300 members and guests joined us for a spaghetti dinner, fellowship, fun, prizes -- and excellent reports on the state of Nashville Firemen's 37695 Credit Union! We appreciate all who attended and voted!

We congratulate **Phillip Barber** who was elected to serve a 3-year term on our Board of Directors!

### Special Note:

After 24 years of service to NFCU, Michael S. Jackson retired from the Board of Directors. Mike's knowledge and dedication will be hard to replace. He will be missed.

Couldn't make it to the meeting? **Following are a few highlights from our 2008 Annual Report:**

- ◆ At the end of 2008, our assets totaled over 15.5 million dollars.
- ◆ In 2008, NFCU made 5,457 loans for more than 5 million dollars.
- ◆ As of September 30, 2008, no material exceptions were found during any of our quarterly or annual audits or cash counts.
- ◆ NFCU continues to be a top rated credit union.
- ◆ Renovations to the office of Nashville Firemen's Credit Union are scheduled to begin in May 2009.

*Thanks to the continued loyalty and support of our valued members, NFCU has enjoyed another outstanding year of growth and progress! Let's keep up the good work!*

A Message from your Credit Union CEO--

## A Bright Future Ahead for NFCU

I want to take this opportunity to thank our members for their loyalty and support. I have received numerous phone calls concerning the economy's condition and the safety and soundness of Nashville Firemen's Credit Union. I have no doubt that our Credit Union will wade thru this turmoil untouched by the troubles around us.

As of December 31, 2008, the State of Tennessee Department of Financial Institutions, Credit Union Division performed our annual state examination and rated NFCU among the strongest in Tennessee. The Credit Union's forefathers and current Board of Directors should be commended for their ability to build a foundation that can withstand high waters and strong winds.

NFCU has chosen to invest in our members. Our risk is to continue to pay above market investment rates to our members, so that we can have the money to loan to other members in need. Our excess money is kept locally, right here at home. NFCU does not invest in the stock market. NFCU does not charge annual administration fees. Your accounts at NFCU are insured up to \$250,000 per owner per account.

We know, especially during these troubled times, most of our members like to know that their money is safe and their financial future is bright and easy to find at 908 Woodland Street, Nashville, Tennessee. Do not hesitate to call me anytime with any questions or concerns. I am enthusiastic about our future and I can put to rest any concerns you may have.

Thank you again for your continued business with and trust in Nashville Firemen's Credit Union.

Bonnie Sensing, CEO  
Nashville Firemen's Credit Union  
615-226-3473

Create your own and beef up your savings!

## Economic Stimulus Plan

In these trying economic times, we're all looking for ways to spend less and save more -- while still enjoying a happy lifestyle. Following are three ideas to help free up a few more bucks to tuck into your NFCU 99499 savings this year!

### 1. Slow down on FAST FOOD!

Since much of it is filled with empty calories and MSG, it makes you crave MORE because it isn't giving your body the nutrition it needs! Why waste the money when you can pack your own healthier lunch? You'll save fat...calories...and cash!

### 2. Need gas? Drive a little farther!

Generally, gas stations just off main highways charge more for gas than stations just two or three miles away.



### 3. Refinance your auto loan!

The Credit Union's Auto Refinance Promotion lasts through April 30th. For members who qualify, refinance 100% of the payoff of your auto loan from another financial institution up to 125% of NADA retail value (with purchase of Gap Insurance.) NFCU will beat their rate by 1.0% or give you our rate, whichever is lower, down to a floor rate of 3.25%! Time is running out, so don't delay!

**Remember -- when you save money in these or other ways, be sure to deposit some of it into your NFCU savings account! ■**

"The way to get started is to quit talking and start doing."

-Walt Disney

**"Invest in America" New Car Program  
(See flip side)**

## Nashville Firemen's Credit Union



P.O. Box 60567  
908 Woodland Street  
Nashville, TN 37206  
Phone: 615-226-3473  
Mainline: 5432  
Fax: 615-862-5433

Email: [nfcu@nashvillefirecu.org](mailto:nfcu@nashvillefirecu.org)  
Website: [www.nashvillefirecu.org](http://www.nashvillefirecu.org)

### Office Hours:

Monday - Friday  
8:00AM - 4:00 PM

We observe most Metro holidays

### NFCU Office Staff

*Linda Craddock,*  
Chief Operations Coordinator  
*Donya Johnson,*  
Loan Officer  
*Hortense Kirkpatrick,*  
Member Service Representative  
*Bonnie Sensing,* CEO  
*Carol McClure,*  
Financial Service Specialist/Loans  
*Penny Simmons,*  
Financial Service Specialist/Loans  
*Mary Warner,*  
Member Service Representative

### Credit Union Services

#### Saving & Investment Services

Savings Accounts  
Share Draft/Checking Accounts  
Share Certificates  
Money Market Accounts  
IRAs  
Christmas Club  
Child and Teen Accounts

#### Lending Services

Auto Loans  
Extended Auto Warranties  
GAP Insurance  
Personal Loans  
Motorcycle/Boat/ATV Loans  
Line of Credit Loans  
VISA® Credit Cards  
New Computer Loans  
1st and 2nd Mortgages  
Internet Lending Services

#### Other Services

ATM/VISA® Debit Cards  
Surcharge free ATMs  
VISA® CU Money Travel Cards  
VISA® Gift Cards  
Internet Banking/Virtual Branch  
Internet Bill Pay/Pay IT  
Website - [www.nashvillefirecu.org](http://www.nashvillefirecu.org)  
Notary Public Service  
NADA Used Car Guides  
Wire and Electronic Funds Transfers  
Shared Branching



### Equal Housing Lender

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government.

# NCUA

National Credit Union Administration, a US Government Agency

## ...Hotline\$

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Communications

is a quarterly publication for  
members of Nashville  
Firemen's Credit Union. ■



There's a "branch" near you!  
**Did you know?**

Technically, Nashville Firemen's Credit Union has one office -- on Woodland Street. However, thanks to our participation in the "Shared Branching" network, our members have many choices of where to conduct their routine NFCU business.

Whether you're across town...or across the country... you may safely take care of your NFCU business at any credit union which displays the "Shared Branching" (swirl) logo!

To find the "branch" nearest you, call the CUSC Branch locator Service at **1-800-919-2872**. Give your street address or zip code to hear the name and address of the nearest participating credit union. You can even find out the credit union's hours and get directions! Or, you may visit [www.nashvillefirecu.org](http://www.nashvillefirecu.org) and click on the link to **CU Service Centers**. 18459 Get (and download) complete information -- including driving directions! ■

### "Invest in America" New Car Program

For a limited time, Chrysler and GM are offering supplier pricing on all NEW vehicles,  
**for members only!**

Finance with NFCU and get our new lower rate of **6.9%** down to as low as **6.4%** (with COV) and up to an **84** month term!  
*Restrictions apply!*

Visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org). ■



## Hot Tips & Tidbits

◆ **Three WINNING numbers** have been tucked into this April issue of Hotlines. As you read, look for the **last five digits of YOUR social security number**. If you find them, visit NFCU by April 30th to collect **\$10.00!**

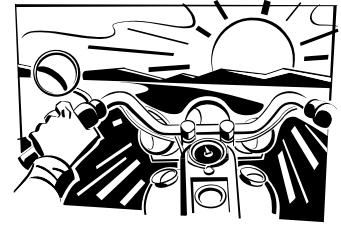
◆ Congratulations go to **Margaret Ann Dashiell** for finding her winning number in our January Hotlines! (Thanks for reading!)

### ◆ PARDON OUR MESS!

Our Credit Union renovations are set to begin the first of May. We ask for your patience during the construction as we continue serving you from our NFCU office.



## Loans Loans Loans



## Springtime "Toy Loans" As low as 6.4% (new or used!)

With winter behind us and spring breezes blowing, are you dreaming about a "grown up toy?"

**Motorcycle...RV...Boat...Camper...**  
Which gets YOUR motor running?

NFCU "Toy Loans" are now available for qualifying members. With qualifying "COV" discount points, rates start as low as 6.4% APR! Apply for yours this week! ■



## Need Vacation Cash?

Haven't you worked hard all year? Don't you deserve a vacation? You'll be glad to know NFCU **Vacation Loans** will be available on June 1st. (Members must qualify.)

Borrow up to **\$1,200**

Pay it back in one year with convenient payroll deduction!

So go ahead and plan that much-deserved vacation! Your NFCU vacation loan should help you relax and have a really great time! ■



## Holiday Closings

Our NFCU office will be closed:

- ◆ Monday, May 25th for Memorial Day
- ◆ Friday, July 3rd for Independence Day