

January 2012



## ...Hotline\$

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

**We proudly recognize and thank  
our 2011 Volunteers!**

### **2011 Board of Directors**

Karin L. Jenkins, Chairwoman  
Phillip Barber, 1st Vice Chair.  
Ronald "Addis" Kendall,  
2nd Vice Chair.  
James "Buddy" Baker,  
Secretary  
Charles E. Madden Jr., Treasurer

### **2011 Committees**

#### **Credit Committee:**

Mickey Nolan, Chairman  
William Boyd  
Otto Williams  
Jason Fults

#### **Supervisory Committee:**

Brian Hampton  
Jay Servais  
Charles Scott  
Milton Cutrell  
Roscoe Davis

#### **Education Committee:**

Teresa Crum  
Kenneth W. Wilkinson  
Ronald "Addis" Kendall  
Mickey R. Nolan  
Bonnie M. Sensing  
Jason Fults  
Roscoe Davis

#### **Nomination Committee:**

Charles Vance  
David Birdwell  
Bonnie Sensing

#### **Building & Grounds Committee:**

Wayman Battle  
Johnny Ghee  
Robert Barry  
Darryl Jenkins  
James Simpson  
Mickey Nolan  
Jesse Jones

#### **Retirees Committee:**

Charles Vance  
Teresa Crum  
Milton Cutrell  
Archie Martin  
Charles Scott

*Thanks for your patience!*

## **Our Members are the BEST!**

As you know, Nashville Firemen's Credit Union is continually looking for ways to improve our service and make "financial dealings" more secure and convenient for all our members. The recent roll-out of our new MasterCard Debit Conversion was no exception!

Unfortunately, due to problems beyond our control, a few of our members encountered problems when using their new debit cards for the first time. We deeply regret any inconvenience you may have experienced, and **THANK YOU** for your patience with us during that brief "hiccup" in the program! Rest assured, the problems have been solved, and you may use your debit card with confidence! (Just please remember to keep it in a safe place!)

As we enter this new year, we'd like to remind you that we've got your back all the way! Should you have a question, need help -- or experience even a tiny problem with any of our services, please call us at once! **Happy New Year to the BEST members in the world!** ■

# HAPPY NEW YEAR

*Celebrating a milestone!*

## **NFCU 80th Annual Meeting**

Members, please come out and join us for this year's very special Annual Meeting, scheduled for March 26th and 27th at the Fire Department Training Academy. (Our NFCU office will close at 3PM both days. Join us the evening that's most convenient for you and your family!) We'll be serving up a great dinner and giving away souvenirs and door prizes for all ages!

Dinner will begin at **6PM** each evening, followed by a brief business meeting.

- Hear first-hand reports on the state of our Credit Union!
- Exercise your vote! We'll be electing one position on our NFCU Board of Directors.

### **Got an urge to serve NFCU?**

If you'd like to run for a position on our NFCU Board or participate in a 2012 committee, please contact a member of the Nominating Committee (or send a written note to the NFCU office, Attn: Nominating Committee.)

We look forward to seeing you and your family at the meeting! ■

## **Holiday Closings**

Our NFCU office will be closed:

- ◆ Martin Luther King Jr. Day  
Monday, January 16th
- ◆ Presidents' Day  
Monday, February 20th

## **Last chance to "Skip-a-Day!"**

Heads up, members! You have until January 31st to **request "Skip-a-Pay" for one month.** Interest will continue to accrue, but there will be **NO** late payment penalty.

We regret that mortgages, VISA Card, Helping Hand Loan and Debt Consolidation Loan payments are **NOT** included in the Skip-a-Pay Promotion. Other restrictions may apply. ■

Read my lips.  
**NO!**

## **Hot Tip:**

**NFCU  
Checking  
ROCKS!**

Lucky members can just say **NO** to costly bank checking accounts. Our **"3 Alarm Checking Account"** is NFCU fee FREE, has **NO** annual fee and **NO** minimum balance requirement! All you pay for is your checks!

Stop by NFCU to apply...or pick up a FREE brochure! We invite EVERY "checking" member of your immediate family to make the move to "3 Alarm Checking."

**Red Hot Idea:** Figure up how much you'll save each month by making the switch, then add that amount to your savings deduction!

**This is our annual  
"disclaimer" issue!  
You'll find this enjoyable  
reading on the 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:

**Mon., Tues., Fri:** 8AM - 4PM  
**Wed.:** 8AM - 2PM  
**Thurs.:** 7AM - 6PM

### NFCU Office Staff

*Donya Johnson,*  
Chief Operations Officer  
*Karlynn Killebrew,*  
Member Service Representative  
*Sara Leftrick,*  
Member Service Representative  
*Denise Lynn,*  
Loan Officer  
*Carol McClure,*  
Accountant  
*Bonnie Sensing,*  
Chief Executive Officer  
*Andrea Mercer,*  
Financial Service Specialist

### 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

MasterCard® ATM/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

## Annual Disclaimers:

### Privacy Notice & Disclosure

At Nashville Firemen's Credit Union, your privacy is our top priority. This notice describes how we protect the privacy of your personal information (i.e. information about you that may not be publicly available.)

We collect information about you from the following sources:

- Applications and other forms you submit to us
- Information about your transactions with us
- Information about your transactions with others
- Consumer reporting agencies
- Government agencies

We may disclose the information we collect (as described) to companies that perform marketing services on our behalf or to other financial institutions with whom we have a joint marketing agreement. This includes insurance companies. We may disclose information about you under other circumstances, as permitted or required by law.

If you decide to terminate your NFCU membership or become an inactive member, we will not share information about you except as permitted or required by law.

### Fair Credit Reporting Act:

NFCU and consumer reporting agencies are permitted by law to share information about transactions and experiences with you.

We restrict access to information about you to those employees who need to know that information to provide goods and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your information.

### Annual Credit Reporting Disclosure

Nashville Firemen's Credit Union may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected on your credit report. ■

### Funds Availability Policy Disclosure

This disclosure describes your ability to withdraw funds in transaction accounts at Nashville Firemen's Credit Union. NFCU reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which of your accounts are affected by this policy.

Our **GENERAL POLICY** is to make funds from your cash, check and electronic deposits available to you on the same business day that we receive your deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3PM on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**RESERVATION OF RIGHT TO HOLD.** In some cases, we will not make all the funds you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available if your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by mail the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**HOLDS ON OTHER FUNDS.** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for a deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**LONGER DELAYS MAY APPLY.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. ■



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is a quarterly publication

for members of Nashville Firemen's Credit Union

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