

July 2009



...Hotline\$

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

Christmas in...July?

We know...it's easier to think about snow cones than snow men during vacation season. Nonetheless, 2009 is half over. The most expensive season of the year will be here almost faster than Santa (nice tan, by the way!) can jump back into his boots!

If the recent economic downturn has turned YOUR family's pockets inside out, take heart! NFCU still offers a convenient and effective way to help you prepare for the 2009 holiday season (and avoid accumulating end-of-year debt!)



No Christmas Club yet? Join this month!

The amount you choose will be automatically deducted from your paycheck or account each payday. Add more to your account as you are able (from your tax refund...or "Skip-a-Pay," etc.)

Our Christmas Club "year" runs November 1st through October 31st. On November 1st, your "year's" funds will be disbursed into your checking or savings account.

Make it a family affair!

As long as your child or teen already has at least \$25 in an NFCU savings account, he or she may open a Christmas Club account. You may regularly fatten the fund yourself via payroll deduction. Also encourage kids to save a portion of their gifts and allowance, etc. into Christmas Club! Every little bit helps!

*Note: There is a \$10 fee for each Christmas Club withdrawal made prior to the November funds disbursement. ■

God Bless America

Times are tough around the globe right now. Here in the USA, we share in many of the difficulties and uncertainties of our time -- economic and otherwise.

Still, we at Nashville Firemen's Credit Union are so proud to live in the land of the free, the greatest nation in the world -- the United States of America.

This Independence Day and all summer long, we encourage our members to give thought to the freedom and opportunities we enjoy in this great land -- a heritage paid for 98881 by the lives of so many who have gone on before us. May God continue to bless America and protect our armed forces!

Here at the Credit Union, we are committed to providing our members with workable common-sense options to help keep you financially functional -- even in difficult economic times. With six months left in the year, we encourage you to take positive actions now to wrap up 2009 in better shape than when you started. In this issue, you'll find a couple of helpful ideas for your consideration this summer!

As always, thank you for reading Hotlines! ■



Sign up for "Skip-a-Pay"

If you have an eligible NFCU loan, take advantage of our summertime "Skip-A-Pay" program. Call Donya or Carol by August 31st to request "Skip-a-Pay" for one month. Interest will continue to accrue, but there will be NO late payment penalty. (Big relief!)

Use the money you would have paid on your loan for anything you choose -- summer vacation, a special purchase -- or to pay off a higher-interest debt!

*Note: We regret that mortgage, VISA Card and Helping Hand Loan payments are NOT included in the "Skip-a-Pay" promotion. ■

Relief this summer (and all year long!)

Do you or does any member of your family still maintain a bank checking account? If the answer is "yes," you are probably paying WAY too much! Before another month (of fees) rolls by, do yourself a HUGE financial favor. Move that costly account to NFCU.

Is it really worth moving your checking account to NFCU? Find out! Just compare what you've been paying to maintain that "bank" checking account with our NFCU account features. You'll be convinced that our share draft checking account has been custom-designed to save you money.

Check out NFCU share draft checking!

- ◆ NO monthly service charge!
 - ◆ NO minimum balance requirement!
 - ◆ NO ATM/Debit Card application fee!
 - ◆ FREE internet bill pay (with direct deposit and one NFCU loan.) Note: An open line of credit (with or without a balance) counts as a loan.
 - ◆ NEVER A FEE from NFCU to use any ATM...anywhere...(but note the machine itself will likely charge a fee unless it's in the Choice or CO-OP networks.)
 - ◆ NEVER A FEE when you use any ATM bearing the Choice or CO-OP network logos.
- Sign up for your account today!

With NFCU Share Draft Checking, all you really pay for is the checks!
How great is that?

SAVINGS

The whole family can cash in on!

Nashville Firemen's Credit Union



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Nashville, TN 37206
Phone: 615-226-3473
Mainline: 5432
Fax: 615-862-5433

Email: nfcu@nashvillefirecu.org
Website: www.nashvillefirecu.org

Office Hours:

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

We observe most Metro holidays

NFCU Office Staff

Donya Johnson,
Loan Officer
Hortense Kirkpatrick,
Member Service Representative
Carol McClure,
Loan Officer
Bonnie Sensing, CEO
Mary Warner
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

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
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

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Communications ➔

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



**You work hard
for your money!**

*Yet...you might not have enough
cash on hand to treat your family
to that much-deserved vacation.
Relax! NFCU has you covered!*

2009 Vacation Loans

*will be available
at the Credit Union
through **August 31st!***

*Qualifying members
may Borrow up to*

\$1,200 (max.)

*Repay the amount
in just one year
with Payroll Deduction!*

Apply this week!

About Posting of Deposits --

Did you know?

Unlike banks who switch to
the next day's date in the
middle of the afternoon,
NFCU keeps the same date
until 89102 closing time.

A deposit made on a given
business day will be posted
THAT very day! Note that
deposits from out of town
banks may require a hold. ■

\$10.00 \$10.00 \$10.00

**Don't skip over
your winning
number!**



You could be one of three lucky
members this issue! That's right,
we've hidden **three WINNING**
numbers within this July issue of
Hotlines.

If you find the **last five digits** of
YOUR social security number, you
win! Visit NFCU by July 31st to
collect your **ten easy bucks!** ■

\$10.00 \$10.00 \$10.00

Dreaming of a
"grown up toy?"

Thanks to the recent
popularity of these low-
interest member loans,
NFCU is pleased to extend
our **Toy Loans** promotion
awhile longer.

"Toy Loans"

now as low as

6.4%APR

If you are in the market
for a new or used:

- **Motorcycle**
- **Camper**
- **Boat** • **RV**

Call the NFCU office
to get pre-approved.

With qualifying "COV"
discount points, rates start
as low as 6.4%APR for
members who qualify! ■



Holiday Closings

Our NFCU office will be closed:

◆ Friday, July 3rd
for **Independence Day**

◆ Monday, September 7th
for **Labor Day**

**Here's to a safe, healthy
and rejuvenating
vacation!**

