

## Nashville Firemen's Credit Union Investment Accounts

### Term Share Certificates

NFCU share certificates are available for terms of 3, 6, 12, 18, 24, 36, 48 or 60 months.

Depending on the amount you have to invest, choose the certificate that's right for you:

- ◆ Share Certificate -- \$1,000 minimum investment.
- ◆ Jumbo Share Certificate --\$75,000 minimum investment.

Nashville Firemen's Credit Union makes every attempt to set our Term Share Certificate rates ABOVE the current market rates.

Call NFCU at 226-3473 (Mainline 5432) for current rates. ■

### A Circle of Value Fact:



The more eligible services you have with NFCU, the greater the number of bonus points that can be added to your **Term Share Certificate!** ■

### Money Market Accounts

- ◆ \$5,000 minimum investment
- ◆ Six no-fee transactions per month per account. Only three of these (i.e. ATM, POS, HBK...) may be electronic.

#### Three earning tiers:

- \$5,000 - \$9,999
- \$10,000 - \$19,999
- \$20,000 - up

View current rates posted online at [www.nashvillefirecu.org](http://www.nashvillefirecu.org) -- or call the NFCU office.

#### Notes:

1. A \$10 fee will be assessed to each withdrawal beyond first six per month.
2. A \$10 per month fee will be posted to the account if the balance falls below the \$5,000 minimum daily balance. ■

### Traditional IRA\*

Save for retirement with an Individual Retirement Account. The maximum annual contribution (through tax year 2007) is \$4,000. Those over age 50 may make "catch-up" payments of \$1,000 per year. You may not contribute after age 70 1/2. Earnings are tax-deferred until withdrawal.

\*Call the Credit Union for more information. ■

### Roth IRA\*

No age restrictions apply as long as you have earned income. Maximum contribution is \$4,000 through 2007. Earnings grow tax-free.

\*Call the credit union for more information. ■

### Coverdell Education Savings Account



This account (formerly called the "Education IRA") is a great way to start saving for a child or grandchild's college fund.

- ◆ In most cases, you may contribute up to \$2,000 per year until the child reaches age 18.
- ◆ Contributions are not tax-deductable.
- ◆ Withdrawals (including earnings) used to pay qualified higher-education expenses are TAX FREE!
- ◆ "Qualified" expenses may include: tuition, room and board, fees, books, supplies, computers, etc. – at nearly any post-secondary education institution.

#### Interesting points:

- ◆ Anyone who meets the annual income requirements can open and contribute to your child's Coverdell ESA. This includes aunts and uncles, grandparents, even family friends!
- ◆ In fact, corporations, tax-exempt organizations and other entities also can contribute. ■



## Savings and Investments



Welcome to--  
**Nashville  
Firemen's  
Credit Union...**

(where your deposits  
carry more weight!)

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

[www.nashvillefirecu.org](http://www.nashvillefirecu.org)

## We've got your back!

Nashville Firemen's Credit Union offers members a hedge of protection bank customers just don't get. (Sorry, guys!)

While other financial institutions exist to earn profits for their stockholders, NFCU exists to prosper our member-owners. (Hey, we don't even HAVE stockholders!)

Like a good buddy and trusted financial confidant, NFCU is always on the lookout for ways to protect and increase **your** hard-earned money! It is the nature of our business to continually seek out...and make available to you...the **best possible value** on every financial product and service we offer!

### You've got Credit Union clout!

Between our members-first philosophy and our strength in numbers in the marketplace, your NFCU deposits tend to carry more dividend-earning weight than do those of your still-banking friends. (Lucky you!)

So go ahead! Breathe a big sigh of relief! You've finally found safe financial ground on which to build your brightest future! (Feels good, doesn't it?)

We hope you'll read on...and open the accounts you and YOUR family need. Do it for yourself and your loved ones -- today! ■

## Nashville Firemen's Credit Union Savings Accounts

### Share Savings Accounts

#### Primary Savings

The savings account you open when you join NFCU is your first or "primary" account. Maintaining a minimum balance of at least \$25 keeps your membership active.

#### Secondary Savings Accounts

Your reasons to save are as unique as you are! That's why NFCU invites you to open up to two additional savings accounts. Earmark them for whatever purpose you choose.

How about a special "rainy day emergencies" account and a "new car fund?" Or...maybe you need a "Vacation Fund" and a "tuition savings fund."



Take charge of your financial well-being! Open the NFCU savings accounts you need -- today!

**Notes:** Make up to six no-fee withdrawals per quarter. (\$5 per withdrawal after six.) ■

**Bonus:** "Hotlines" newsletter arrives with each quarter's statement. Read for news you can use -- PLUS chances to win valuable prizes!

### Christmas Club Account

#### Just for you...

Planning ahead helps make the holidays a breeze with this popular savings account. While you can sign up for Christmas Club at any time, the actual "Christmas Club "year" runs November 1st through October 31st when the "year's" Christmas Club funds are disbursed into member checking or savings accounts. What a help -- just in time for holiday shopping!

#### For kids and teens too!

If your child or teen has an NFCU savings account, we invite him or her to open a Christmas Club account also!



You may fatten the fund yourself with payroll deduction. Encourage kids to save a portion of their gifts and allowance, etc. throughout the year!

**Note:** There will be a fee of \$10 each for withdrawals made prior to the November funds disbursement. ■

#### About your NFCU savings:

◆ Payroll deduction makes it easy to routinely save the amount you've chosen into any or all of your NFCU savings accounts.

◆ Dividends are posted quarterly on all NFCU savings accounts.

Ages 12 and under --

### Youth Savings

As soon as your child can begin to understand the concept of saving (around kindergarten age,) we encourage you to:

- ◆ Bring your child in to open his or her own account -- and pick up a passbook and a Membership Kit!
- ◆ Thereafter, each time you bring your child in to make a deposit, we'll mark the savings passbook. For each \$25 reached (up to \$100 per deposit), your child will be invited to pick a prize as an incentive to continue saving!

**Bonus:** Special "Kidsline" newsletter arrives in each quarterly statement, filled with fun, encouragement to save -- and a chance to win prizes!

Ages 13 to 17 --

### Student Savings

NFCU encourages healthy savings habits throughout high school and college! Please note that student savings account holders are eligible to sign up for NFCU checking at age 16!

**Bonus:** Newsletter comes in each quarter's savings statement, covering timely concepts and offering students a chance to participate and win prizes!