

Summer 2017



...Hotline\$

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

84th Annual Meeting Recap

Our 2017 Annual Meeting was a huge success. Warm thanks go out to more than 200 members and guests who took time out of busy schedules to join us during the two-evening event.

Everyone enjoyed a free BBQ dinner (including hot dogs for the kiddos) and heard first-hand reports on the excellent status of our Credit Union! We thank our members for participating in this year's elections!

Hearty congratulations go to **Karin Jenkins** and **Mike Jackson**, both re-elected to the NFCU Board of Directors!

"We appreciate our board members and all the volunteers who serve on NFCU committees," says CEO Donya Johnson. "We know how busy everyone is, and we're just so grateful for your willingness to participate in the business of our Credit Union!"

Annual Meeting Highlights

- ◆ At the end of 2016, NFCU assets totaled nearly \$30 million.
- ◆ In 2016, NFCU made 11,328 loans for over \$9.4 million.
- ◆ As of September 30th, no material exceptions were found during any of our quarterly audits or cash counts.
- ◆ Now celebrating its 85th Anniversary, NFCU is the second oldest state chartered credit union in Tennessee.
- ◆ NFCU continues to be a top rated credit union.

Your family is our family!

Come Grow with Us!

As NFCU celebrates our **85th Anniversary**, we'd like to remind you that we're all family here! Your membership in our credit union family comes with cost-saving breaks and benefits "bank customers" just don't get! So WHY would you pay more to conduct your financial business anywhere else? Do you have checking accounts, loans or credit cards outside NFCU? Stop that money leak! Move those accounts to NFCU, where we'll save you a bundle! You grow...we grow...it's perfect!



The original credit union philosophy of "people helping people" is as applicable today as when the credit union movement first began. The larger our membership base and the more our members rely on us for their financial services, the more able we are to continually improve our rates, offering and level of convenience! It's a "give and take" that has worked just beautifully for 85 years! Let's keep it going and growing!

How do we grow together? (Follow two easy steps:)

- (1) See NFCU first for all of your financial services, and expect the BEST deals anywhere! (Check out this quarter's advertised loans on the flip side! See those LOW rates?)
- (2) Encourage all eligible family members to join! (Why let them pay more outside NFCU? We'll be proud to serve each and every one of them with friendliness and respect!) ■

Who may join NFCU?

NFCU membership is available to **any employee of the Nashville Fire Department or NFCU, plus --**

- ◆ the employee's spouse, children, parents, grandparents, grandchildren...
- ◆ the employee's stepparents, stepchildren, adopted individuals, brothers, sisters, stepbrothers, stepsisters...
- ◆ the employee's mother-in-law, father-in-law, aunts, uncles, nieces and nephews, and --
- ◆ Retirees of the Nashville Fire Department or NFCU (with a minimum of ten year's service.)

Got questions? Call: 615-226-3473

Let's hear it for our kids & teens!

As we know, money neither grows on trees...nor plastic! Let's teach our youth to save!

Are there small children in your family who don't yet have a savings account? Now is the time to change that!

Are there teenagers in your family without savings accounts? Let's get them signed up and saving!

Imagine how your child's "nest-egg" would add up over time, if a portion of every gift or allowance went into savings! LET'S DO THIS!

Let's encourage saving! ■

Don't Forget Checking!

Full time students (age 16 - 25) with NFCU savings accounts are invited to sign up for **Student Checking**. With this convenient account --

- ◆ Duplicate checks keep track of where the money goes.
- ◆ Pay no application fee for ATM/Debit Card (Ages 16 and 17 need parent or guardian's signature.)
- ◆ Never pay a fee when using any ATM that displays the "CO-OP" Network logo.

Nashville Firemen's Credit Union



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Office Hours:

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

NFCU Office Staff

Audrey Brooks,
Loan Officer
Carole Burkitt,
Administrative Assistant
Tracey Dewire,
Part Time Administration
Susan Green,
Financial Services Specialist II
Donya Johnson,
Chief Executive Officer
Sara Leftrick,
Financial Services Specialist I
Denise Lynn,
Chief Operations Coordinator
Andrea Mercer,
Accountant
Bonnie Sensing,
Part Time Administration
Kaylah Stewart,
Part Time Financial 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
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



Planning a Vacation?
Whatever your destination,
NFCU has you covered with
low-interest --

Vacation Loans!

Borrow up to
\$1,500 (max.)

Rates starting as low as
8.9% APR*

**for qualifying members.*

Pay back in one year with
convenient payroll deduction!



Apply
today!



Gotta get away?

Whether you're
dreaming about
enjoying a local lake, camp-
ing in the mountains -- or a
cross-country motorcycle
ride, NFCU holds the
keys to your dreams!



Available now --

Toy Loans!

◆ Boats ◆ Motorcycles
◆ Campers ◆ RVs

Rates start as low as

2.20% APR*

(New or Used)

**for qualifying members!*

Get pre-approved!
Pay back in 48 months with
convenient payroll deduction!

Apply today!

Access NFCU while you travel:



1. Use Shared Branching (look for this "swirl logo" at participating credit unions) or find a surcharge-free ATM. **Thousands available nationwide!** Call **1-800-919-2872** and follow the prompts to find the credit union nearest you that, like NFCU, is in the Shared Branching Network. (Also see link on our Mobile Banking site.) With several locally, you could discover a "branch" much closer to your home or workplace than the NFCU office. Take advantage of that convenience when you want to make deposits and small withdrawals.

2. Call NFCU before traveling abroad. Without your written permission, your debit MasterCard® cannot be used abroad, and use of your VISA credit card could trigger a fraud alert, blocking its use! For your convenience and fraud protection, call NFCU ahead of your trip!

3. Sign up for "Verified by VISA." Prevent unauthorized online use of your VISA credit card information BEFORE it happens. Visit www.nashvillefirecu.org for more.

4. Sign up for MasterCard® SecureCode™ For extra protection, use your "secure code" (just like you use a PIN) at participating merchants or when

shopping with your debit card online. call us first!

5. Sign up for NFCU "Virtual Branch." View and access your accounts and information round-the-clock from any personal computer. Just call or stop by NFCU to get signed up.

6. Sign up for FREE "E-statements!" Virtual Branch users, head over to www.nashvillefirecu.org and logon to Virtual Branch. Sign up under the "Self Service" tab, then "Additional Services." Click on "E-Statements."

Choose each account number to set up your e-statements and just follow the prompts.

7. Got a "smartphone?" Sign up for NFCU Mobile Banking. Go to www.nashvillefirecu.org/mobile and save it on your home page. Enjoy all the conveniences of online banking from your phone.

Holiday Closings

Please note, our NFCU office will be closed on the following dates:

◆ Independence Day
Tuesday, July 4th

◆ Labor Day
Monday, September 4th

Visit us around-the-clock at
www.nashvillefirecu.org



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