

FOOTHILLS FLYER



PUBLISHED QUARTERLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

What a good year!

Thanks to YOU, our members, we helped our community and had a great 2012! Some highlights are pictured here.



\$600 donated to Addison's Journey



Celebrated 50 Years



Lenoir City Grand Opening



Sweetwater National Night Out



School Supply Drive

Annual Meeting 2013

Come join us at the annual meeting on March 21st at 6pm. Come hear all about how your credit union is doing, enjoy a delicious dessert and coffee and possibly win a cash door prize!



Annual Meeting 2012

Briefly Noted...

A closer look at Smart Option Student Loans

With college costs growing fast, it's time to borrow smarter. The Smart Option Student Loan® by Sallie Mae offers three repayment options and competitive interest rates to help you pay for college expenses not covered by scholarships and federal loans.

PAY MORE. SAVE MORE.

INTEREST REPAYMENT OPTION.

Pay interest while in school and for six months after school. The in-school payments, plus our shorter repayment term,

can help you save over 20% on your total loan cost compared to our Deferred Repayment Option.

PAY A LITTLE NOW. SAVE A LOT LATER. FIXED REPAYMENT OPTION.

Pay just \$25 a month while in school and for six months after school.

The in-school payments, plus our shorter repayment term, can help you save over 10% on your total loan cost compared to our Deferred Repayment Option.

GET MAXIMUM FLEXIBILITY. DEFERRED REPAYMENT OPTION.

Defer payments until after school, or pay as much as you want while in school, to enjoy maximum flexibility. You'll choose your repayment option during the application process.

Sallie Mae has helped more than 30 million Americans pay for college since our founding almost four decades ago. Applying online is easy and only takes about 15 minutes to get a credit result.

Holiday Closings

MARTIN LUTHER KING DAY Monday, Jan. 21st

PRESIDENTS DAY Monday, Feb. 18th



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Getting To Know Your FFCU Staff

Name: Amanda Thearp

Position: Investments

Employed with FFCU: Almost 6 years

Favorite part of my job: I love working in a small, hometown environment where everybody knows everybody.



Amanda was born and raised in Loudon and has been married to Ty for 9 years. They have 2 boys, Brody 7 and Rylan, 3. Amanda enjoys going to the park with her kids, going to movies and bowling.

Toys for Tots Success

With your help we donated over \$1,000 worth of gifts to 40 children at Christmas. Thank you to all who took a name and shopped for these kids!

Sincerely, Debbie Farmer

General Information

BOARD OF DIRECTORS

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Tony Stanley, *Vice Chairman*
Jeanne Darnell, *Secretary*
Bron Herron, *Treasurer*
Shirley Alford • Charles White
June Vincil • Tressea Webb
Mykal Belcher

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Rodney Willis

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Debbie Farmer • Claudia Frutos
Kaye Gagley • Jennifer Russell
Lorie Raby • Alexandra Silva
Angela Spence • Amanda Thearp



Loudon (Main Office)

956 Mulberry Street, Loudon TN 37774
Phone 865.458.4347
Fax 865.458.1710 or 865.458.5816
Hours: M-F 8am-5pm (Lobby) F 8am-6pm (Window)

Lenoir City Branch

605 Highway 321, Lenoir City 37771
Phone 865.271.0000
Hours: Monday-Friday 8:30am-5pm

Sweetwater Branch

413 Sweetwater-Vonore Rd., Sweetwater 37874
Phone 423.337.7870
Hours: Monday-Thursday 8am-4:30pm, Friday 8am-5pm

Toll free 1.800.978.8884

Foothills Flyer is published quarterly by Foothills Federal Credit Union as an information source to our members. Comments are welcome and should be sent to the editor at hutton5@charter.net.