

# FOOTHILLS FLYER



PUBLISHED QUARTERLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

## Direct Deposit and Your Credit Union

Americans who enroll for federal government benefit payments—including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board—on or after May 1, 2011 will receive them **only by direct deposit** (or the government's Direct Express Debit MasterCard program.)

Any person that now receives paper checks for government benefit payments will be switched to direct deposit or the government debit card by March 1, 2013.

If you as a beneficiary do not **specify**

**direct deposit** into your credit union, you will automatically be enrolled in the government debit card program.

There are many good reasons for you to use direct deposit services. *Here are just three:* **SAFE:** It lessens your chances of becoming a fraud victim. **EASY:** You don't have to take any action—on the scheduled day the payment is sent electronically to your account. **FAST:** Your money is in the credit union and immediately available to you.

Take action today and learn how easy it is to arrange for direct deposit.

## IRA CONTRIBUTIONS

Remember April 18th, 2011 is the final day to make an IRA contribution for 2010. Make sure to indicate the year for which you want to apply the contribution on the form provided by your teller.

# AUTO LOANS

# 3.9%

APR\*

\*New models, 5 year term. Limited Time!

# Foothills

## Federal Credit Union

Your **SMART** Choice  
[www.foothillsfcu.org](http://www.foothillsfcu.org)



LOUDON • LENOIR CITY • SWEETWATER

## Briefly Noted...

### Member Discounts and Services



Receive discounts on select products and services! Visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org)



Receive 10% off any new wireless plan! Go to [www.SprintSave4CU.com](http://www.SprintSave4CU.com)



**IDENTITYSECURE**  
IDENTITY THEFT PROTECTION

FFCU now offers Identity Secure to provide valuable fraud protection services for our members. These services help prevent, detect, and resolve identity theft-related issues. For more info, go to our website at [www.foothillsfcu.org](http://www.foothillsfcu.org)

### Holiday Closings

May 30th, 2011 Memorial Day

July 4th, 2011, Independence Day

## Getting To Know Your FFCU Staff

**Name:** Jennifer Russell

**Position:** Branch Supervisor

**Employed with FFCU:** 6 years

**Favorite part of my job:** Talking to our members

Jennifer has been married to her husband, Kent for 17 years and they have 2 sons, Jess who is 8 and Logan who is 10-months. In addition to spending time with family, she enjoys watching baseball and rooting for the Detroit Tigers.



## General Information

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

Rebecca Starnes, *Chairman*  
Michelle Hughes  
Rodney Willis

### STAFF

Judy Mills, *CEO*  
Romania Hensley, *VP Member Services*  
M'recia Oody, *VP Office Operations*  
Jackie MacDonald, *Head Teller*  
Susanne Anderson • Debbie Farmer  
Kaye Gagley • Jennifer Russell  
Lorie Raby • Danny Silva  
Angela Spence • Amanda Thearp  
Tammy Watkins



### 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

100 Yale Ave., Lenoir City  
Phone 865.271.0000  
Hours: M, T, TH, F 8pm-4:30pm CLOSED Wednesday

### Sweetwater Branch

413 Sweetwater-Vonore Rd., Sweetwater  
Phone 423.337.7870  
Hours: M-TH 8am-4:30pm, F 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](mailto:hutton5@charter.net).

**WWW.FOOTHILLSFCU.ORG**