

FOOTHILLS FLYER



PUBLISHED QUARTERLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

Eliminate (and Avoid) High Interest Debt

The higher the interest rate, the more money you lose with nothing in return. Leave a \$1,000 debt on a credit card with a 5.5% APR for a year and you lose \$55 - not good. But if you bump that amount up to a level that's typical for credit cards - say, 19.9% - and you're up to losing \$199 a year!

The higher the debt level, the more money you lose. So if you

bump that \$1,000 credit card debt at 19.9% APR to \$5,000, you're losing \$998 a year!

So avoid taking on any high interest debt and pay off any you already have now as quick as possible. For help with this and other money strategies, stop in to your local FFCU branch and talk with a staff member about the solutions we can offer.

SHARED BRANCHING LOCATIONS NEAR YOU

Knoxville:

Knoxville Law Enforcement FCU
Covenant Health CU
Knoxville Post Office CU
Knoxville Firefighters FCU

Alcoa:

Alcoa Tenn FCU
Tennessee Members 1st FCU

Chattanooga:

Trust FCU

TOYS FOR TOTS SUCCESS!

Thanks to all our members who took a name and bought gifts and/or donated money. This year we provided gifts and raised \$600 for 44 children! We appreciate our members helping Loudon County children during the holiday season.

www.foothillsfcu.org

Briefly Noted...

Member Discounts and Services



Receive discounts on select products and services! Visit www.LoveMyCreditUnion.org



Receive 10% off any new wireless plan! Go to 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

Holiday Closings

January 17th, Martin Luther King Day.

February 21st, Presidents Day

Getting To Know Your FFCU Staff

Name: Romania Hensley

Position: VP Member Services

Employed with FFCU: 23 years

Favorite part of my job: Being able to help members with their finances.

Romania has been married to her husband, Greg for 25 years and they have two sons, Taylor, 20 and Peyton, 14. She enjoys taking her Chihuahua named "Angel" for rides in the country and hanging out with friends by the pool in the summer.



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 • NaCole Monger
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.

WWW.FOOTHILLSFCU.ORG