

FOOTHILLS FLYER



PUBLISHED QUARTERLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

New Overdraft Rules You Need To Know

There are 2 types of overdraft services:



Standard Overdraft Services – FFCU covers your transaction for a fee each time you overdraw.

Overdraft Protection Plans – FFCU offers a link to a savings or line of credit account to cover transactions when you overdraw.

New Rules – FFCU must get your permission to apply overdraft services to debit card and ATM transactions before you can be charged overdraft fees. To grant permission, you would opt in (agree.) If you don't opt in (agree,) FFCU's standard overdraft services won't

apply to your debit card and ATM transactions. These transactions will be declined when you don't have enough money in your account, and you won't be charged overdraft fees.

Whatever your decision, the new rules give you flexibility. If you opt in, you can cancel at any time. If you do not opt in, you can do so later.

These new rules do not cover checks or automatic bill payments.

USEFUL TERMS:

Opt in: Giving FFCU permission to include you in a particular service.

Opt out: Declining a particular service offered by FFCU.

Overdraft: Occurs when you write a check, make an ATM transaction, use your debit card or make an automatic bill payment for an amount greater than the balance in your checking account.

Lunch Break Giveaway!

Wednesday, October 13
11 am to 1 pm

Members, Bring A Friend!

FREE Food & Drinks

Join us at our Loudon location for barbecue, chips, cookies, drinks, music and a chance to win \$100 CASH! Enjoy lunch and meet our staff. Members bring your non-member friends and introduce them to the benefits of FFCU membership!



Foothills

Federal Credit Union

Your Smart Choice

www.foothillsfcu.org



956 Mulberry Street, Loudon



Briefly Noted...

Member Discount with Sprint Wireless

FFCU members can receive a 10% discount on any new wireless phone plan. For more information, go online at www.SprintSave4CU.com or call 1-877-728-3428.



Invest in America



The savings keep growing for our members with Invest in America. FFCU is proud to participate in Invest in America, which is a membership enhancement program that offers our members discounts on products and services provided by U.S. based companies. Visit LoveMyCreditUnion.org to see how much you can save!

Holiday Closings

Monday, October 11 Columbus Day | Thursday, November 11 Veterans Day

Thursday & Friday, November 25 & 26 Thanksgiving

Friday & Monday, December 24 & 27 Christmas | Friday, December 31, New Years Day

Getting To Know Your FFCU Staff

Name: Kaye Gagley

Position: Teller

Employed with FFCU: 4 years

Favorite part of my job: "Jennifer, my co-worker said to say it's because I work with her! But truthfully, I love working with our members. They are the best!"

Kaye's been married to her husband Jeff for 25 years. She has a daughter, Jenna who attends UT and 2 step-children who are like her own, Courtney and Brent. She enjoys listening to Elvis, playing Farmville on Facebook and hanging out with her family and their three Shih Tzu dogs.



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

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Judy Mills, *CEO*
Romania Hensley, *VP Member Services*
M'recia Oody, *VP Office Operations*
Jackie MacDonald, *Head Teller*
Susanne Anderson • Debbie Farmer
Kaye Gagley • Tee Klingel
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.