

**The Member
Advantage**
A publication of
Nashville Credit Union
APR-MAY-JUNE-2005



**Spring
Newsletter**

How low Can We Go?

CREDIT UNION STAFF

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Business Hours:

Lobby: Mon-Thurs, 8:30 a.m. – 4:30 p.m.

Friday, 7:00 a.m. – 6:00 p.m.

Drive-Thru: Mon-Thurs., 7:30 a.m. – 5:30 p.m.

Friday, 7:00 a.m. – 6:00 p.m.

www.nashvillecu.com 24/7

How **High** is your Credit Score?

New & Used Autos Financed

as low as 4.46% APR*

Receive up to 4 complimentary

WILD ADVENTURES Annual Passes

with each auto financed!

Ask a loan representative for details.

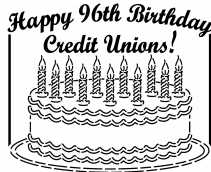
*Annual Percentage Rate. Offer does not apply to existing loans with Nashville Credit Union. We will refinance your auto from other lending institutions. A minimum of \$10,000 must be financed in order to qualify for Wild Adventures passes. Rate depends upon your credit score and other services provided by Nashville Credit Union.

Introducing the new “Payment Holiday Offer”!

See page 4 for coupon and details.



- **Closed Monday, May 30, for Memorial Day Holiday.**



Did you know that deposit/withdrawal slips are available for your convenience? Please take some with you on your next visit, and when you stop by again, have the slip filled out and signed to speed up your transaction. Just another great service offered by YOUR credit union.



Low monthly fee, Debit/Atm/POS cards, Overdraft Protection, and much more!!

We've got your tickets for fun!

Wild Adventures Passes for \$63.80 (a savings of \$5.70/pass)

Six Flags one-day tickets for \$25.00

Six Flags White Water one-day tickets for \$23.00

Be sure to stop by YOUR credit union to purchase park tickets to take advantage of these great savings offers.

Phishing: What Is It?

"Phishing" is a high-tech internet scam using e-mails (spam) or pop-up messages trying to trick you into giving out your financial and personal information. The "phisher" pretends to be a legitimate financial institution or credit card company. The e-mail usually says that you need to "update" or "validate" your account information. The message usually directs you to follow a link to a Web site that looks like a legitimate financial organization - but it isn't. It is a spoof Web site and the phishers want to trick you into divulging your personal information so they can steal your identity and conduct fraudulent transactions using your information.

Please note that your Credit Union will NEVER ask you by way of e-mail for any confidential or financial information. If you ever receive an e-mail from the credit union that appears to be suspicious, please contact us immediately.



Board of DIRECTORS 2005 BOARD OF DIRECTORS

Versie Spell, Chairperson

Supervisory Committee

Larry Lancaster

Larry Rice

Jimmy Browning

Paula Kilpatrick

Credit Committee

Sammie Lucas

Michael McCrae

Mary Heath

Steve O'Neal

Membership Committee

Buck Bennett

MANAGER'S MESSAGE

When calling the Credit Union you will be greeted by our automated phone message, please listen carefully for the options listed. **EMPLOYEE VOICE MAIL IS AVAILABLE FOR YOUR CONVENIENCE 24/7!!**



Drive-thru Hours

Mon-Thurs., 7:30 a.m. - 5:30 p.m.

Friday 7:00 a.m. - 6:00 p.m.

Lobby Hours

Mon-Thurs., 8:30 a.m. - 4:30 p.m.

Friday, 7:00 a.m. – 6:00 p.m.



www.nashvillecu.com

Hours 24/7--Sign Up Today

SAVINGS RATES

We are now offering 60 Month Savings & IRA
Certificate of Deposits at a great rate of
4.10% Annual Percentage Rate
(4.16% Annual Percentage Yield)
Add .10% for balances over \$50,001.00

LOAN RATES

5 Year Home Mortgages
5.75% Annual Percentage
Rate

Call Tina Burkhalter for more details



Vacation Loans Available

Contact a loan representative for more details!

FIVE STEPS TO A HIGHER CREDIT SCORE

You can influence your credit score for the better by:

- **BE PUNCTUAL**—Pay all your bills on time. Late payments, collections, and bankruptcies have the greatest negative effect on your credit score.
- **CHECK YOUR CREDIT REPORT REGULARLY AND TAKE THE NECESSARY STEPS TO REMOVE INACCURACIES** – Don't let your credit health suffer due to inaccurate information. If you find an inaccuracy on your credit report, contact the creditor associated with the account or the credit reporting agencies to correct it immediately.
- **WATCH YOUR DEBT** –Keep your account balances below 50% of your available credit. For instance, if you have a credit card with a \$1000 limit, you should try to keep the balance owed below \$500.
- **GIVE YOURSELF TIME** –Time is one of the most significant factors that can improve your credit score. Establish a long history of paying your bills on time and using credit responsibly. You may also want to keep the oldest account on your credit report open in order to lengthen your period of active credit use.
- **AVOID EXCESSIVE INQUIRIES** –A large number of inquiries occurred over a short period of time may be interpreted as a sign that you are opening numerous credit accounts due to financial difficulties or overextending yourself by taking on more debt than you can easily repay.

Don't drag around a ball and chain
when it comes to your credit.

