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Chattanooga, TN 37402

East Brainerd Branch
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Chattanooga, TN 37421



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Hamilton Village Branch
7555 Goodwin Road
Chattanooga, TN 37421

Northgate Branch
2186 Northgate Park Lane
Chattanooga, TN 37415

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Quarterly Newsletter

2nd Quarter 2011

Spring Loan Extravaganza!

Your Credit Union is offering extremely low loan rates on **NEW and USED AUTOS, TRUCKS, SUV's, and HOME LOANS!** Stop in and fill out an application or apply online! Get your auto loan preapproved and save! With an auto loan preapproval, you will be guaranteed to get today's rate or better locked for 30 days even if rates go up. Plus, it makes buying a car so much easier!



New Autos
60 Months
as low as **2.99***



Used Autos
60 Months
as low as **3.49%***



Home Loans
5 year balloon
3.99%*

**15, 20, & 30 Year Fixed, FHA Loans, Home Equity Lines of Credit,
We Do them all! Contact us today!**

* Rates subject to member credit worthiness and collateral value. Rates may change without notice.



Visit our Mobile Branch

Look for our Mobile Branch opening in April! The Trust FCU mobile branch will be parked near the site of our new branch construction on Gunbarrel Road. Check our website for up to date hours and dates of availability.

The mobile branch provides ATM, deposit, withdrawal and funds transfer services for members and shared branching customers. Cash withdrawals are limited to \$500.

Smishing

Installed a spam filter on your computer and feeling safe? Why not demand a similar service from your cell phone provider?

Smishing, the latest trend in identity theft, targets those who do mobile banking via text messaging. By taking advantage of the lack of spam filters on cell phones, the scammers send text messages to consumers alerting them that their "bank account is locked" and request that a given phone number be called to "provide the necessary financial information" to unlock it.

Many phone owners fall prey to this scam every day and the scammers have increased their network to include non-mobile bankers as well by sending messages to random phone numbers. Never respond to these types of messages no matter how legitimate they appear. Your credit union will not use such a method to ask for personal information.

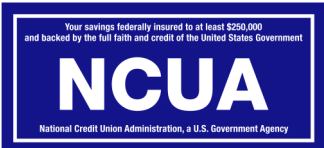
And perhaps, in response to this new crisis, we'll soon see providers offer plans to protect our cell phones!

You can access your Trust account and email any questions through our secure online banking site. We will never ask you to text any information concerning your account.

Financial Facts

(As of February, 2011)

Members	5,047
Assets	\$39,783,265
Deposits	\$35,770,629
Loans	\$23,891,206



Federally insured by NCUA



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Holiday Schedule

All Offices Will Be Closed

MEMORIAL DAY
Monday, May 30th

INDEPENDENCE DAY
Monday, July 4th

St. Jude Dream Home Tickets On Sale

The St. Jude Dream Home Tickets are on sale at the credit union. Reserve your tickets and enter to win this home valued at over \$300,000 located in the Amber Brook Gardens community in Hixson. The drawing for the dream home will be held Sunday, June 26th!

Board of Directors

Julie Harper, Chair
 Bruce Chambers, Vice Chair
 Jay Lindsay, Treasurer
 Sean Goff, Secretary
 Robbi Henderson, Director
 Michelle Holland, Director
 Terry Hoyer, Director
 Paul Larkins, Director
 Sue Moore, Director

Supervisory Committee

Tony Sanders, Chair
 Marji Fortmiller, Member
 Tim Vita, Member

President/CEO

David Smart

3 Win BIG at Annual Meeting

Thank you to everyone that made it out to our 77th Annual Meeting on March 10th. The door prizes, cakes, and drinks were enjoyed by all. This year three members won three \$500 Visa Gift Cards in the drawing that followed the meeting.

If you missed the slideshow or would like to see it again, you can view it on our Facebook page at www.facebook.com/trustfcu.



(Julie and Joyce preparing the cake.)