

Unum Branch
One Fountain Square
Chattanooga, TN 37402

East Brainerd Branch
1529 Gunbarrel Rd.
Chattanooga, TN 37421



Phone: (423) 294-2524 Fax: (423) 294-2442
Toll Free (800) 735-0584

Visit us at www.trustfcu.com

Hamilton Village Branch
7555 Goodwin Road
Chattanooga, TN 37421

Northgate Branch
2186 Northgate Park Lane
Chattanooga, TN 37415

Volume 12, Issue 3

Quarterly Newsletter

3rd Quarter 2011

East Brainerd Update!



Construction has begun on the Gunbarrel branch! We anticipate a 4th Quarter 2011 Grand Opening.

In the meantime, our Mobile Branch is available in the Concorde Creek parking lot adjacent to our new property at 1529 Gunbarrel Road from 9:00 am to 2:00 p.m. Monday thru Friday, weather permitting. In the event of severe weather, please call 423-294-2524 for a location update.

Visit www.trustfcu.com for updates.

What do you think?

How was your last visit to the credit union? Want to let someone know? In an effort to better our service to you, we will be conducting some telephone surveys to ask your opinion. Each survey should take less than five minutes to complete.

No account information will be asked for during the survey. If you do not want to participate in the survey, please contact member services at 423-294-2524 or email memberservices@trustfcu.com.

Also, we have setup an email account, feedback@trustfcu.com as another way for you to let us know how we are doing. Your opinion is very important to us!

PLEASE REMEMBER. TRUST FCU WILL NEVER CALL AND ASK YOU FOR YOUR ONLINE BANKING PASSWORD OR DEBIT/ATM CARD PIN NUMBER.

Signature Loan Special

As low as 6.99%* Get yours today!

*Rates are based upon term and member credit worthiness

Attention Debit Card users

Trust FCU is constantly striving to help prevent our members from becoming victims of debit card fraud and identity theft. After reviewing industry trends we have decided to take a proactive stance in helping to prevent debit card fraud. Beginning August 15th, 2011 International transactions on debit cards will be restricted.

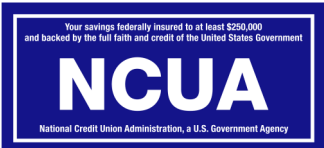
However, if you intend to travel overseas on vacation or business and would like us to temporarily remove the restriction, we can do that on an individual basis. However, we do offer VISA TravelMoney debit cards that are much safer for your international trip. It is a great way to prevent the chance of international debit card fraud and we offer these cards in any branch.

If you have questions about this policy or how to purchase a VISA TravelMoney debit card you may call 423-294-2524 or simply stop by one of our branches.

Financial Facts

(As of May, 2011)

Members	5,074
Assets	\$41,535,061
Deposits	\$37,431,362
Loans	\$24,231,791



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

INDEPENDENCE DAY
Monday, July 4th

LABOR DAY
Monday, September 5th

Debit Card Skimming Scam

A recent article in Consumer Reports lists 3 ways to help prevent potential skimming of your debit card. One rule is "Don't type your pin in at the pump." If you must use a debit card at the gas pump, run it through as credit so you won't have to enter your pin. Your account will still be deducted as it would running as a debit purchase, but it will be processed through a credit card network, which will give you greater protection from liability if fraud does occur. You can read more tips for preventing skimming on our Facebook page www.facebook.com/trustfcu

Loan Specials!

Check online for our latest rates or call a loan officer for details.

Board of Directors

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 Paul Larkins, Director
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Tony Sanders, Chair
 Marji Fortmiller, Member
 Tim Vita, Member

President/CEO

David Smart

Bowling for Charity

Recently, some members of the Trust FCU crew participated in a charity bowling tournament that benefited the Ronald McDonald House. Trust FCU is constantly supporting local area charities including the Ronald McDonald House.

