Unum Branch
One Fountain Square
Chattanooga, TN 37402

Blue Ridge Branch
1111 Market Street
Chattanooga, TN 37402

TRUST FEDERAL CREDIT UNION

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

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Holiday Schedule

All Offices Will Be Closed

Columbus Day
October 11th ,2010

Veteran's Day
November 11th, 2010

Thanksgiving
November 25, 2010

Black Friday
November 26, 2010
Northgate & Unum Open

Christmas Eve
December 24th 2010
all offices close at Noon

Christmas
December 25th, 2010

New Year's
December 31, 2010

Blue Ridge Branch

Our Blue Ridge Branch will be permanently closed beginning November 1st due to Cigna employee relocation

Auto loans 3.99%* for 60 months

*Based upon credit and collateral worthiness.

Hamilton Village / East Brainerd Update

A couple of months ago, Cigna informed us that access to the Hamilton Village facility would be limited to Cigna employees only. Since that time, we have been attempting to work out an arrangement with Cigna to enable us to continue to service non-Cigna members and shared branching customers at the facility until we could work out a permanent solution. We offered several alternatives including the credit union paying for a separate security guard for the entrance. So far, we have not been successful. Cigna appears to be unwilling to help us out.

Our permanent solution is to build a free-standing facility in East Brainerd. We have located and put a contract on a piece of land. However, we are several months away from having the building constructed.

We apologize for any inconvenience this temporary restriction may cause our members and shared branching customers. We will provide updates as they become available on our website at www.trustfcu.com

Can't find that perfect gift?

Get them a Visa Gift Card!

They can be purchased for any amount between $10 and $500. They can be used anywhere Visa is accepted. Cards are available in a variety of styles and colors ! As a TFCU member, the fee for these cards is just $1.50. Stop by and pick one up today!

Help us help kids!

Check us out on Facebook for details! www.facebook.com/trustfcu

Why throw away your money? Save with Sprint!

Trust Federal Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**. **Ways you can save: 10% off** most regularly priced Sprint individual service plans, **15% off** most regularly priced Sprint business service plans, Waived activation fee on new activations, Waived upgrade fee. Available to new and existing Sprint customers. Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save

Click **www.SprintSave4CU.com**

Visit your nearest Sprint store

Sprint The Now Network

Financial Facts

(As of August2010)

Members	5,023
Assets	$38,542,210
Deposits	$34,827,004
Loans	$23,143,365

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Federally insured by NCUA

EQUAL HOUSING LENDER

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

E-Statements

Sign up today!

You can now log into your account through online banking and view your e-statements.

Christmas club accounts

will disburse to regular shares on November 1st.

Board of Directors

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

Supervisory Committee

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

Holiday Help. Skip a payment!

We are giving you the opportunity to defer a loan payment. For a low $25 processing fee*, you can delay your payment and use the money for the holidays!

*Qualifying members may defer one loan payment per loan per year. The following conditions apply: The extension is for up to 30 days only, a $25 fee is assessed, loan must be current or no greater than 10 days past due, all Trust accounts must be in good standing, and loan must have had six consecutive monthly payments made before the skipped payment. Not valid on mortgage or home equity loans, credit cards, accounts with unpaid fees, loans open less than six months, or loans that are currently delinquent.

Members with delinquent loans or negative balances on deposit accounts are not eligible for payment deferral. Deferment of payment will extend the life of a loan.

Skip-A-Payment Form

Yes! I would like to defer my _____ payment *(enter month)*

Name _____

Member #_____ Loan Type: Auto Personal RV/Boat *(circle one)*

By signing below, I agree to amend the terms of my original agreement in order to defer a payment.

X_____ Date_____

**$25 for processing must accompany this form. Trust FCU reserves the right to deny accounts that do not qualify. Skip-a-payment is not available on loans secured by Real Estate.*