

**Unum Branch**  
One Fountain Square  
Chattanooga, TN 37402

**Gunbarrel Branch**  
1529 Gunbarrel Rd.  
Chattanooga, TN 37421



**Phone: (423) 870-7610 Fax: (423) 870-7627**  
**Toll Free (800) 735-0584**

**Visit us at [www.trustfcu.com](http://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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Quarterly Newsletter

4th Quarter 2011

# GRAND OPENING!

We are thrilled to announce the upcoming grand opening of our Gunbarrel branch scheduled for December 2011. The new branch is located at 1529 Gunbarrel Rd. near East Brainerd Rd. The Gunbarrel branch will be a full service branch with a lobby for walk in service as well as a drive thru, night deposit and 24 hour ATM.

Check for ribbon cutting announcements on our website at [www.trustfcu.com](http://www.trustfcu.com) or on our facebook page at [www.facebook.com/trustfcu](http://www.facebook.com/trustfcu).



## Member Appreciation

Member Appreciation day is back and it is time for you to enjoy some snacks, drinks, and gifts on us! We will be celebrating member appreciation on the following days at each of our 3 branches this year.

**Tuesday, October 25th**                      **Hamilton Village Branch**

**Wednesday, October 26th**                **Northgate Branch**

**Thursday, October 27th**                  **Unum Branch**

So mark your calendars and come over with empty hands. We'll have free snacks, drinks and cool prizes to give away. We hope to see you there!

## Holiday Schedule

All Offices Will Be Closed

**Columbus Day**  
**October 10, 2011**

**Veteran's Day**  
**November 11, 2011**

**Thanksgiving**  
**November 24, 2011**

**Black Friday**  
**November 25, 2011**  
**\*Only Northgate Open\***

**Christmas**  
**December 26, 2011**

**New Year's**  
**January 2, 2012**

## Holiday Signature Loan Special

*as low as 6.99%\* for up to 48 Months!*

*\*Rates are based upon member credit worthiness.*

# 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

### Financial Facts

(As of August, 2011)

Members	5,037
Assets	\$40,663,376
Deposits	\$36,741,075
Loans	\$25,545,224



## Christmas Club

Funds will be disbursed into your regular shares account on November 1st!



## Home Loans

**5 Year Balloon**  
**3.99%**

**7 Year Balloon**  
**4.375%**

**Call Bill or Joyce to start your Home Loan today!**

### 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

**President/CEO**  
David Smart

## New Phone System

We have upgraded our phone system and linked our branches to better serve you! When you call in you can press 1 for Member Services or 2 for Loans. This will help us receive your call faster and make calling the credit union easier for you!

## Chattanooga Audubon Society

“Acres of Darkness” - a family friendly Halloween maze will be held at the Audubon Society weekends in October. Trust FCU is proud to be a sponsor of this inaugural event. You can purchase a ticket at any of our branches and to find out more information, click on the slide on our website. [www.trustfcu.com](http://www.trustfcu.com)

## Holiday Visa Gift Cards

The perfect gift idea!

Talk to a branch specialist and pick one up for your loved one today.

