

Unum Branch

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Chattanooga, TN 37402

Gunbarrel 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

1st Quarter 2014

Annual Meeting

Come join us for our Annual Meeting to be held Thursday, March 13, 2014 from 3:00p.m. to 3:30p.m. in the Unum Atrium. Refreshments will be available on site as well as free Trust FCU logo items. Attendees will also have a chance to win one of THREE \$500 Visa Gift Cards!

This year we are celebrating 80 years of service to our members. Thank you for your membership and support. We look forward to helping you with financial services for many years to come.



Holiday Schedule

ALL OFFICES
WILL BE CLOSED

NEW YEAR'S DAY
Wednesday, January 1st

MLK DAY
Monday, January 20th

PRESIDENT'S DAY
Monday, February 17th

WebLoan

Need a loan but don't have a lot of time to apply? WebLoan is our online application that allows you to apply for a loan much faster and easier.

Simply log into your online banking, click the "click here to apply" button on the Overview page and you will be directed to the loan application that will be automatically updated with most of your demographic information.

WebLoan also allows us to offer you a quicker turnaround on loan applications and in some cases, we can provide you with immediate approval!

Don't have internet banking? You can also access WebLoan from our website, www.trustfcu.com.



BUSINESS EXPO

Please visit us at the Chamber of Commerce's annual Business Expo on March 19th from 10:00am to 5:00pm at the Chattanooga Convention Center.

You can stop by our booth and learn more about the credit union and get some goodies to take home with you.



New Year's Financial Resolutions for 2014

Need some help with New Year's resolutions? Get a great start on the new year with these financial resolutions.

- Create a simple budget. The first step toward taking control of your financial state is to do a realistic evaluation of how much money you make and how much money you spend.

Start by listing all of your income. Then list all of your monthly bills and subtract them from your income. This will show you how much money you will have available for the month. The goal is to make sure you can make ends meet and save a little too.

- Make it easy on yourself, put every bill you can on bill-pay so it will automatically come out of your account. If you don't see it, you won't spend it!
- Increase your contribution to your retirement plans. Each year, try to put a little bit more in than you did last year. The IRS maximum 401k contribution for 2014 is \$17,500. However, you may qualify for the additional catch-up amount of \$5,500. Ask your tax professional for details.
- Work on saving up to six months' worth of living expenses. Your emergency fund can carry you through when times are tough.
- Consider a debt consolidation loan to reduce your interest and payments on revolving credit cards. Use the savings to help prepare for retirement.
- Reduce your debts. It's not always easy to shrink your debt, but make it a goal to finish 2014 with a smaller debt than you had when you started the New Year.

Skip a Payment

Spend too much money over the holidays? Our skip-a-pay program allows you to skip a month's payment on your loan for a low \$25 fee.

To qualify for skip-a-pay, your loan must be current and all Trust FCU accounts must be in good standing. Skip a pay may be used on each of your consumer loans once per year. This offer is not valid on mortgage or home equity loans, accounts with unpaid fees, loans open less than six months, or loans that are currently delinquent.

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 November, 2013)

Members	6,417
Assets	\$49,105,856
Deposits	\$43,930,589
Loans	\$38,665,650



OUR MISSION STATEMENT

To provide safe and sound financial services and products to our field of membership while maintaining the highest standards of ethics and integrity.

Board of Directors

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

Supervisory Committee

Marji Fortmiller	Chair
Emily Dell	Member

President/CEO

David Smart