

# FAMILY ADVANTAGE FEDERAL CREDIT UNION

# SPECIAL EDITION newsletter



**Family**ADVANTAGE  
FEDERAL CREDIT UNION

## DEAR FAMILY ADVANTAGE FEDERAL CREDIT UNION MEMBERS:

With all the recent turmoil in the financial markets and economy, we here at Family Advantage Federal Credit Union feel that it is an important time to inform you that we are a very safe, financially sound and secure credit union.

We want you to consider your membership with Family Advantage Federal Credit Union as the rock of your financial foundation. As a member-owned financial cooperative, we exist to serve our members not profit from them. Your elected board of directors ensures that the credit union is operated in a safe and sound manner. As a not for profit cooperative, we are not engaged in making profits for the sake of profit. Our conservative approach, under the direction of the member-elected Board of Directors has strict policies and procedures in place to ensure that the Credit Union is run efficiently and prudently.

The facts:

- Family Advantage Federal Credit Union has never engaged in sub-prime mortgage lending nor will we ever engage in that type of lending.
- Your deposits are federally insured by the NCUA up to \$250,000 plus an additional \$250,000 in insurance on your IRA accounts. (The NCUSIF—the National Credit Union Share Insurance Fund is administered by the National Credit Union Administration, an agency of the federal government.)
- The Family Advantage Federal Credit Union is classified well capitalized by the NCUA. Overall, Credit Unions are well capitalized. Their overall capital-to-asset ratio stands at a solid 11%. \*Statistics taken from “America’s credit unions: Secure, strong—CUNA-July 2008

- The Credit Union is continuing to lend funds to our members responsibly. We’re here for your next car, motorcycle, boat, camper, personal loan or home improvement loan.
- As a reflection of your confidence in us, deposits have grown in excess of \$5 million dollars this year. Thank you for your continued confidence in your Credit Union.
- The Board of Directors ensures that we maintain checks and balances in place. The Credit Union is examined on a regular basis by the NCUA in addition to quarterly outside audits and any special audits as required by law or requested by the board or Supervisory Committee.

At Family Advantage Federal Credit Union, our number one goal is to make your experience with us an enjoyable one and continue to provide you with the financial security you expect, at the same time.

Your accounts with us are safe and secure. We will continue to provide you that security and peace of mind that you and your family deserve.

Sincerely,

Karen W. Woodall, CEO



### MAIN OFFICE

Phone (931) 486-3125  
Loan Department (931) 489-6004  
Toll-free 1-888-486-3125  
Fax (931) 486-3137

### COLUMBIA BRANCH

Phone (931) 381-6580  
Toll-free 1-877-381-6580

### AUDIO RESPONSE PHONE TELLER

1-800-201-3694

### BOARD OF DIRECTORS

Gary Winningham, Chairman  
Maxine Gilmore, Vice-Chairman  
Jim Brandau, Secretary  
Karen Woodall, Treasurer  
Mary Hall, Board Member

Karen Woodall, CEO  
Anita Thomas, VP Operations  
Shelley Nichols, VP Lending  
Betty Clem, VP Accounting

### HOURS (MAIN OFFICE)

Monday-Friday  
9 AM - 5 PM  
Saturday  
8 AM - Noon

### DRIVE THRU (MAIN OFFICE)

Monday, Tuesday,  
Wednesday and Friday  
9 AM - 5 PM  
Thursdays  
8:30 AM - 5:30 PM

# HOW DOES FAMILY ADVANTAGE FEDERAL CREDIT UNION KEEP YOU SAFE ?



The Holidays are just around the corner, opening up a field day of opportunities for thieves to step up their game. Thieves are becoming more sophisticated in their attempts to scam consumers on a daily basis. We want to share with you some tips to keep your identity and confidential information safe. The definitions below will help you navigate the scams attempts:

**Phishing**—this is an attempt by email claiming to be from a financial institution. It usually has a link or toll-free number to contact. The link will take you to a website that looks like your financial institution’s website. It’s an attempt to obtain personal information such as credit card numbers, passwords and account numbers. The toll free number is directed to a fraudulent boiler room of phone banks—the call maybe answered with your institution name or Security/Fraud department. Never click the link in these suspicious emails. If you are unsure—please call the Credit Union immediately. The Credit Union will never initiate an email or call requesting you to supply your card number, PIN or other confidential financial information.

**Smishing**—is a form of fraud that uses text messaging to gather information from unsuspecting cell phone users. It is very similar to phishing with the exception that text messages are used in place of emails. It’s important to note that Family Advantage Federal Credit Union never requests private information either through email or text messaging. If you receive a questionable email, please forward that to member@myfafcu.org.

**Mystery Shoppers**—or internet based employment opportunities—Be especially careful of any internet opportunity to earn money—especially mystery shoppers or internet loans. Be cautious when you receive a check from any of these companies—the Credit Union will assist you in determining if the check is legitimate.

**Lotto**—If you receive a letter or email claiming you have won a lottery (be especially cautious to lotteries out of the country)—in the majority of cases these too are scams. Keep in mind the old saying—if it’s too good to be true—it isn’t. We will continue to keep you informed of any new scams. So enjoy the upcoming holidays but don’t let your guard down. Stay Safe.



## LOAN PROMO FOR THE MONTH OF NOVEMBER

Family Advantage Federal Credit Union is offering a Flat Closing fee special on Fixed Rate Home Equity Loans or Variable Rate Home Equity Lines of Credit. For only \$250.00 you can refinance your existing Home Equity loans from another financial institution to Family Advantage Federal Credit Union. **Call 931-381-6580 for details!!**

\*All loans subject to credit approval. Rates based on credit score. Maximum LTV 80%.

Now through November 30 refinance your existing vehicle loans from another financial institution to Family Advantage Federal Credit Union **FOR UP TO 2.00% Less!!** Rates as low as 4.25%!!! (APR) **Call 931-489-6004 for details!**

## Fee Notice

The Below Fee Schedule Will Become Effective **JANUARY 1, 2009**

FAFCU Fee Schedule '09	Amount
Cashiers Checks	\$3.00
Money Orders	\$3.00
NSF Return Check	\$29.00
Return Deposit Item	\$15.00
Stop Payment	\$29.00
Early Account Closure	\$5.00
Tax Levy/Garnish.	\$25.00
Wire-In	None
Wire-Out	\$15.00



Non-Profit  
U.S. Postage  
**PAID**  
Mailed From  
Zip 30340  
Permit # 6849

**Family Advantage**  
FEDERAL CREDIT UNION  
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