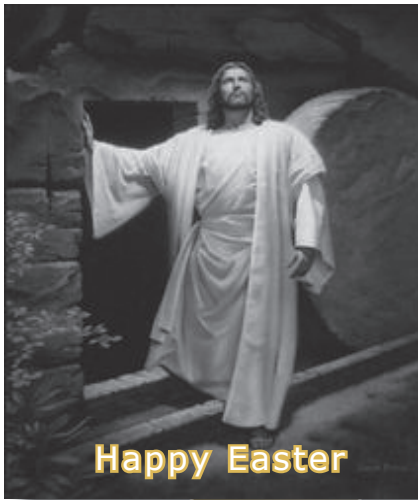


February 2010

Interest



The Credit Union will be **CLOSED** on April 2nd, for Good Friday



NEW Spring Loan Special *March 1 - April 31*

Beginning March 1st, and just in time for Spring Break and Spring Planting, we began offering our annual Spring Loan Special. This special includes financing on recreational vehicles and farm and yard equipment. This includes motorcycles, boats, jet skis, campers, motorhomes, and farm tractors and riding mowers. Members can borrow **100%** of the item's value and get **2.25% off** your interest rate!



That's right! 2.25% off!!

Whether your idea of "recreation" is family, friends and fun, or simply getting away by yourself with the breeze in your face, we have the financing to make it all possible! If you need a new farm tractor to make gardening easier, we can finance that too.



So if you've been thinking about a new motorcycle, boat, motor home, or that "big green tractor", come on down to the Teachers Credit Union, qualify with one of our friendly loan officers, and get the financing to make those dreams come true.



It's springtime; get out and play!



Cleveland/Bradley County Teachers Federal Credit Union
P.O. Box 4168
Cleveland TN 37320-4168
Phone: (423) 479-6392
Fax (423) 476-5262
Email: info@cbctfcu.com
www.cbctfcu.com

Employees:

- Mary Johnson, Manager/CEO
- Nancy Trotter, Bookkeeping Spc.
- Karen Gladson, Loan Manager
- Leslie Sims, Accountant
- Susan Hartsell, Head Teller/MSR
- Janice Hughes, Marketing Director
- Debbie Maxwell, Loan Officer
- Melissa Johnson, Member Svc. Rep
- Chuck Harris, Member Svc Rep

Office Hours:
Monday-Friday
9:00 am - 5:00 pm



DISCOUNT SIX FLAGS TICKETS HAVE ARRIVED

Loan Rates



Rates will be quoted and advertised using the base rate, however you may be offered a lower or higher rate depending on your credit history.

All Rates subject to change
Call for current rate information

SHARE SECURED 2.15 %
UNSECURED starting at 8.50 %
POP LOAN Line of Credit 48 mos. 13.00 %

NEW CARS, TRUCKS, VANS

100% of actual purchase price. Never been titled and has less than 15,000 miles

Starting at 4.50% depending on your credit score and length of time to finance.

NEW CAMPERS, TRAILERS, MOTOR HOMES

70%-80% of NADA Average Retail or Purchase Price (whichever is less) depending on credit score

Starting at 6.00% depending on your credit score and length of time to finance.

USED CARS, TRUCKS, VANS

100% of NADA Average Retail on Purchase Price (whichever is less) Has been titled or has more than 15,000 miles

Starting at 4.75% depending on your credit score and length of time to finance.

FIRST MORTGAGE (Fixed)

70%-80% of appraised value or purchase price (whichever is less)

Starting at 4.50% depending on your credit score and length of time to finance.

HOME EQUITY (Variable) 80% of equity
Up to 15 Years 5.50%

FREE ATM LOCATIONS

420 Central Ave NW, Cleveland, TN
Cleveland State CC Student Center, Cleveland
Both Wal-marts, by the gas pumps, Cleveland
BECU - Bradley Commons, 125 Stuart Road
Bowater CU - Calhoun & Cleveland, TN
Athens BECU, 1112 Congress Pkwy
Etowah BECU, 925 North Tennessee Ave
Bowater Newsprint cafeteria
Denso Manufacturing cafeteria

Board Members for 2010

Your reinstated Board Members for 2010 are Lindsey Hathcock, Ron Hill, and Sherra Witt. We want to thank them for their continued work and dedication to our credit union. We have one new Board member, Marsha Goodwin. Welcome to Marsha, and thank you for your willingness to be a part of making our credit union a better place.



Dr. Lindsay L. Hathcock Jr. is a lifelong resident of Bradley County and the city of Cleveland. After practicing as an Associate for 5 years with chiropractic offices in Cleveland and Chattanooga, Hathcock decided to undertake the challenges of private practice. Within 3 1/2 years he needed larger facilities and in 1995 moved to his present location.

Dr. Hathcock has served on Church Council at South Cleveland Church of God; Workers Compensation Panel for area businesses, industries, utilities, and medical care facilities; Tennessee Vocational Training Center at Cleveland - Providing training for people with special needs to enter the work force; Bradley Memorial Hospital Board of Trustees; 3rd District Bradley County Commissioner for 12 years; Board Chairman of New Hope Pregnancy Care Center, and Board of Directors for Cleveland Bradley County Teachers Federal Credit Union.

Lindsey married his wife, Peggy, in December 1988. They have been blessed with 3 lovely children - son, Tripp, and daughters, Aubrey, and Micah.



Ron Hill - Bishop G.R. Hill was born in Knoxville, Tn. His family moved to Cleveland in 1969. Hill attended Suffield Academy in Suffield, Connecticut and graduated in 1972. Continuing his education, he attended Duke University in Durham, N.C. and graduated with a BA degree and then acquired his MA degree in Educational Leadership from Trevecca-Nazarene University in Nashville, Tn. He had a 33 year career in education with Cleveland City Schools: 18 years teaching in the classroom, 3 years as asst. principal of Cleveland High School, and 12 years as principal of Blythe-Bower Elementary School. He currently serves as one of the supervisors of student teachers for Lee University.

He served as pastor of The Church of God Sanctified in Madisonville, Tn. from 1977-1981 and since 1981, he has served as pastor here in Cleveland of The Church of God Sanctified. It was during his tenure in Madisonville that he married Miss Dera Ann Secrest of Columbia, Tn. and they continue to work together in The Lord's Vineyard.

Within the community, he serves on The Board of Directors for The Family Resource Agency, Habitat For Humanity, The Bradley-Cleveland Teachers' Credit Union, and on the Advisory Board for the Juvenile Court Judge. Within the church body, Hill serves on The Ecclesiastical Board, The Board of Bishops, and as Regional Overseer of The Southern Region comprised of 21 churches and 42 ministers.



Sherra Witt - Born in Indiana, Sherra has lived in Tennessee since 1977. She's been a faculty member at Cleveland State Community College in Office Administration for several years. Currently teaching. Also serving as Chair of the Business Department and Co-Dean of Business & Technology Division.

Received BS in Education from University of Cincinnati and MA in Education from Ball State University; both degrees were Comprehensive Business Education majors. Prior to moving south Sherra taught in public high schools in Cincinnati.

Sherra has one son, Scot, who graduated from BCHS and CSCC and still resides in Cleveland. She has been a member of CBCTFCU since 1977 and has served on various committees as well as Board of Directors.



Marsha Goodwin - A 1968 graduate of Tyner High School, Goodwin played volleyball and basketball, the only two sports there were for girls, and continued her education at MTSU.

After graduation, she began her teaching career while earning her master's degree. After teaching in Murfreesboro and Missouri, Marsha returned to Tennessee, taught at Cleveland High School for two years, then left to raise two children, Chad and Courtney.

In 1983, Goodwin returned to the teaching profession employed by Bradley County Schools system at Bradley Junior, where she taught until 2000. From there she moved to Walker Valley High until her retirement in 2007.

Goodwin's love for volleyball started as a student at Tyner and continued through her years as a student athlete at MTSU. She kept playing volleyball with different leagues and women's teams until age 41. A ruptured Achilles' tendon ended her playing days, but started her onto the path of coaching and officiating.

Marsha has been a member of the Teachers Credit Union since 1978.

Dormant Accounts

The government has imposed regulations that we must follow regarding "dormant accounts". A dormant account is one with no member-generated activity for a period of 12 months. Once the account is flagged as "dormant", a fee of \$15 will be assessed quarterly. At the end of five years, if there still has been no member activity, the balance of the account must be sent to Unclaimed Properties for the State of Tennessee. To avoid the fees and government red tape, simply make a deposit or withdrawal from your dormant account, and it will be returned to "active" status. If you have any questions concerning your accounts, please give us a call at 423-479-6392.

Visit our home page for the link to Turbo Tax and do your taxes online, with an easy, step-by-step process. Members can take advantage of the #1 tax preparation solution, the choice last year for more than 3 million federal tax filers. Just visit www.cbctfcu.com and click on the Turbo Tax Link to get started.



1st Quarter 2010 Savings Rates

	Annual Percentage	Annual Percentage
RATE	YIELD	
Regular Share Accounts	0.15%	0.15%
Share Draft Accounts	0.10%	0.10%
Christmas Club	0.40%	0.40%
IRA Accumulations	1.00%	1.00%