

July 2010

Interest



**We will be CLOSED
on Monday,
September 6
LABOR DAY**



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:

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

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



Welcome Back to School

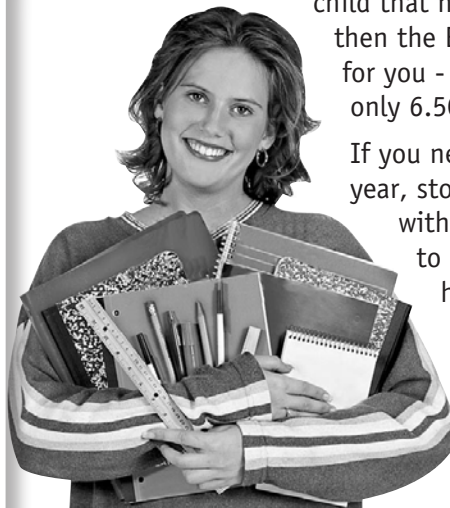
The employees at Cleveland/Bradley County Teachers Federal Credit Union would like to express our appreciation to all the teachers who educate our children. It takes a special kind of person to deal with the everyday energy levels of kids these days. Just to be able to answer all those questions each day is quite a talent! So, from all of us to all school employees, thanks... and welcome back to school.



With the services the Teachers Credit Union offers, we can support all your financial needs, from savings accounts, to checking accounts, VISA credit and debit cards, auto loans, home equity loans, and personal loans. We can set up payroll deductions and direct deposit. We offer online services and FREE bill-pay from our Virtual Branch. At CBCTFCU, we invite you and your family members to join with us in "People Helping People." For more information, give us a call at **479-6392** or visit our website at **www.cbctfcu.com** today.

Back to School Loan Special

It seems the summer was too short! And now the school season has returned. That means new clothes, new shoes, books, and school supplies. If you have a child that needs a new computer or a special calculator, then the Back-to-School loan special at CBCTFCU is right for you - A \$1,000 loan with 10 monthly payments, at only 6.50 % interest.



If you need some help in financing your new school year, stop by CBCTFCU, fill out an application and speak with one of our loan officers. They will be happy to process your loan request, and can usually have the funds the same day. The money is yours to spend on books, a new computer, school clothes, or whatever the need may be. You only have until August 31st, to take advantage of the Back to School loan special. So hurry in and talk to Karen or Debbie today.

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

90-100% 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

90-100% 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) 70-80% of equity
Up to 15 Years 5.00%

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

3rd 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%

Staff Celebrations

Happy CU Anniversary
Leslie Sims ~ 9 Years



Leslie pictured here with daughter Sydney

Happy CU Anniversary ~ 1 Year
Melissa Kirkpatrick Johnson



Melissa pictured here with friend Harley

Family Matters

The Cleveland Bradley County Teachers Federal Credit Union was chartered in October 1961 as a not-for-profit financial organization. The purpose of the credit union is to provide a low-cost, high-return financial resource for educators and their families. We started with only 16 members, but now serve thousands of members who are or have been affiliated with the Bradley County or Cleveland City School systems, Lee University, Cleveland State Community College, or Tennessee Christian Academy. Recently added to our field of membership are private schools, schools in Polk County, and all retired teachers.

When you are a member of the Cleveland Bradley County Teachers Federal Credit Union, your family is automatically eligible to join! That means, spouses, children, grandchildren, brothers, sisters, parents and grandparents. What better way to show your family that you love them than to extend your membership benefits to them? They will appreciate it for years to come!

We have a variety of products and services to meet the financial needs of our diverse membership. Visit www.cbctfcu.com for more information.

New Government Regulations for Card Purchases

Starting this summer, customers will have to "opt-in" to get overdraft protection on their account. Unless you "opt in", when funds are not available your card will be declined, rather than being approved and getting charged \$20 for that purchase.

Believe it or not, that \$20 fee the credit union charges you when you overdraw your account is actually a service that your credit union is offering you. We care about your finances, and offer overdraft privilege so your purchases won't be declined, saving you the embarrassment of not having funds for your purchase. Or if you have a payment that must be made, and you don't have the funds available right then, you can pay with your debit card, be charged the \$20 OD fee, and avoid the late fees on your payment, which in most cases is more than \$20. Fill out the form below and return to the credit union.

— — — — — *Cut here and return to Teachers Credit Union* — — — — —

YES, I want Cleveland Bradley County Teachers Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

NO, I do NOT want Cleveland Bradley County Teachers Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Name: _____

Date: _____

Account Numbers: _____

Signature: _____