



# UPDATE

The Tennessee Credit Union

## Money Tips from the Holiday 'Experts'

Every holiday season, we revisit the prophetic words of Charles Dickens. For many of us, the holidays offer the best of times and the worst of times. But you won't have to struggle with a tale of holiday financial disasters if you follow the advice of some celebrated Christmas characters. We've taken a look at several seasonal celebrants that each embodies a valuable money message.

**Santa-**Ol' St. Nick knows what he's doing. Making a list is crucial at holiday shopping time. Checking it twice is optional, but it's not a bad idea. If you hit the stores without your gift list, you're likely to overspend. Savvy shoppers like Kris Kringle know that using a carefully crafted list saves time and money. By organizing your purchases, you'll eliminate multiple trips to the mall and reduce costly impulse buys.

**Ebenezer Scrooge-**After a particularly sleepless night, Scrooge learned to keep Christmas in his heart year-round. Donating to charities is a great way to do just that, but be sure to pick a giving strategy that best fits your financial situation. If you can't afford to give a monetary donation all at once, give smaller donations on a monthly basis or better yet give the gift of your time by volunteering in the community.

**Buddy the Elf-**Santa's sack stowaway, Buddy, ended up at the North Pole, where he was raised by loving elves. Among the things he learned about elf culture-other than the four food groups of candy, candy canes, candy corn and syrup- is his uncanny knack for Christmas decorating. But you don't need to be as over the top as Buddy when it comes to decorating for the holidays. Get creative. Start looking at inexpensive store merchandise with an eye toward the holidays. For example, Chinese lanterns or paper umbrellas look festive in yuletide red, but aren't as likely to cost you as much as their holiday themed counterparts. You can throw a party with plenty of elf flair, even on a budget.

**The Grinch-**Simple pleasures count for a lot, especially during the holidays. Just ask the Grinch, who watched in amazement as Christmas in Whoville "came without ribbons! It came without tags! It came without packages, boxes or bags!" The changed Grinch, whose heart grew three sizes that day, can attest that you don't have to spend a lot to have a happy holiday. "Maybe Christmas, he thought, doesn't come from a store. Maybe Christmas, perhaps, means a little bit more."

*Excerpts from Bankrate.com*

**From all of your friends at TTCU,  
we wish you a joyous holiday season!**



## Free Debit Card Apply Online!

We've made it so easy to apply for a free debit card. Simply visit [ttcu.org](http://ttcu.org) and click on the Free Debit Card link on the homepage. Our Clear Card gives you 24 hour access to your checking account and can be used anywhere in the world that MasterCard® is accepted.

Don't have a TTCU checking account yet? No problem. Visit us online to find out how you can qualify for free checking.



## Holiday Specials

**Skip-A-Payment** - If you want a break from your loan payment or need extra cash for the holidays, you'll want to take advantage of this special offer. You may skip your loan payment during either the month of December or January. Contact your branch today for more info.

**Holiday Loan** - Running a little short on cash this season? Apply for a TTCU Holiday Loan today. 7.9% APR\* for 12 Months

\*Rates effective as of November 14, 2011. Valid through December 31, 2011. Annual percentage rates and terms are subject to individual credit approval. All rates and terms are subject to change.

**For additional details or questions, please contact your local branch or call us at (800) 622-2535.**

## Nominating Committee Selected

The Board of The Tennessee Credit Union has approved a Nominating Committee to nominate candidates for three open positions on the Board of Directors. This Committee, chaired by Ted R. Potter, was selected on September 20, 2011. Other members of the Nominating Committee are Jim Hall and H. Woodard Pigg, Jr. The nominees will be announced in the January Dollars & Sense newsletter.

Credit Union directors are volunteers who serve without pay for a three-year term. If you are interested in seeking nomination, please submit your resume and a brief statement about your commitment to serve.

Members who are not selected by the Nominating Committee but still wish to run should petition the Secretary, TTCU at 1400 8th Avenue, South, Nashville, Tennessee 37203. The petition must be on file no later than March 6, 2012, at the Credit Union Main Office. Forms for the petition and instructions are available at all Credit Union offices.

The Annual Membership Meeting will be held at the Main Branch in Nashville on March 20, 2012.

## Holiday Hours

Please be aware that although our Rivergate and Cool Springs branches are normally open on Saturdays, they will not be open on Christmas Eve, December 24, or New Year's Eve, December 31. Here's a complete list of our holiday closings for the remainder of 2011.

Christmas Eve	Saturday, December 24
Christmas Day (Observed)	Monday, December 26
New Year's Eve	Saturday, December 31

Nashville: Main (615) 244-1910  
West (615) 352-1544  
Cool Springs: (615) 780-7800  
Rivergate: (615) 868-0290  
Gallatin: (615) 452-7910  
Knoxville: (865) 693-9500

Johnson City: Sunset (423) 915-0222, ETSU (423) 439-4423  
Morristown: (423) 586-1252  
Cookeville: (931) 528-8160  
Toll Free: (800) 622-2535  
Website: [www.ttcu.org](http://www.ttcu.org)  
Express Call: Local (615) 242-6232 Toll Free (800) 338-1904

