



UPDATE

The Tennessee Credit Union

Home Remodeling: Get a Solid Return on Your Investment

Doing a home makeover can increase your home's value, and a Home Equity Line of Credit is the perfect option for funding home improvement projects. If you open and draw on a Home Equity Line of Credit we'll even pay the closing costs!* Visit us online or stop by your local branch to apply.

If you're wondering what percentage of your costs you can expect to recoup when you sell your home, here are the national averages:

Attic bedroom 72%	Basement remodel 70%
Bathroom remodel 64%	Deck addition (wood) 73%
Minor kitchen remodel 73%	
Remodeling Cost vs. Value Report 2010-2011	

*Open a new HELOC during 2011, draw at least \$15,000, and maintain a loan balance of at least \$15,000 for a minimum of 6 months and TTCU will pay the closing costs. Maximum loan amount \$50,000.



Fall Back into School with these Special Offers

Back to School Credit Card Special - 4.9% APR* for 12 months

Save on purchases made with your TTCU credit card from qualifying merchants on back-to-school items.

Teacher's Loan - 7.9% APR** for 12 months

To help our educators get ready to go back to school, we're offering a special loan rate.

*Annual Percentage Rate current as of 7/1/11 through 9/30/11 and based on credit qualifications. All rates and terms subject to change. 4.9% for 12 months from date of first qualifying purchase, standard rate of purchase applies thereafter.

**Annual Percentage Rate current as of July 15, 2011, and based on credit qualifications. Subject to credit approval. All rates and terms subject to change. Proceeds may not be used to pay off existing TTCU loan. Offer valid from 7/15/11 through 9/15/11. Rate based on automatic payment and 12 month term.



Credit Unions Will Cease Savings Bond Sales Dec. 31

After 75 years of regular sales, savings bonds will no longer be sold at credit unions and other financial institutions as of January 1, 2012, the U.S. Treasury has reported. Series EE and I savings bonds will still be made available for purchase via the Treasury's online purchase platform, TreasuryDirect. Consumers can also use the Treasury's online platform to convert existing paper bonds into electronic bonds and to purchase savings bonds via a payroll savings plan.

The Treasury estimates that the move from paper to electronic bonds will save \$70 million in taxpayer funds over five years.

Treasury Public Debt Commissioner Van Zeck said that "savings bonds are very much a part of this country's history and culture, and will remain a part of America's future – but in electronic form. It's time for us to take a 1935 model and make it a 21st century investment tool," Zeck added.

Paper savings bonds may still be redeemed at financial institutions. Bonds that have been misplaced or damaged, but have not matured, can be reissued in paper or electronic form, the Treasury added.

For more information about electronic Savings Bonds, along with information on how to convert paper bonds to electronic form, visit www.TreasuryDirect.gov.
Source: CUNA News Now

Welcome Joe Dick

We are pleased to announce that Joe Dick has joined our staff as Manager for our West Branch. Mr. Dick is a graduate of the KY Bank Management Institute and has worked in the financial industry for over 21 years. We are excited to welcome Mr. Dick to our team.



Why Throw Away Your Money? Save with Sprint!

With the Sprint Credit Union Member Discount Plan you'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Go to www.SprintSave4CU.com, call 877.SAVE.4.CU (877.728.3428) or visit your local Sprint retail location

Just tell them you're a Credit Union Member to get this exclusive offer. Ask them to be attached to the NACUC_ZZM Corporate ID.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

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Gallatin: (615) 452-7910
Knoxville: (865) 693-9500

Johnson City: Sunset (423) 915-0222, ETSU (423) 439-4423
Morristown: (423) 586-1252
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