

Breaking News

First  Reliance
Federal Credit Union
...personal trustworthy service...



Building Relationships for Life!

January 2012

Reduce Your Wallet Waste First Reliance FCU's MasterCard® Credit Card Is Finally Here!

Many of us are making an effort to reduce waste these days. Why not protect your financial environment by reducing your wallet waste? We can help with our brand new First Reliance FCU MasterCard®. A lower interest rate means you will pay less in interest, and that can add up to a significant savings over time.

Our card features:

- Rates as low as 7.9% APR*
- No annual fee
- No balance transfer fee
- 25-day grace period

Save even more when you transfer your balance! If you built up large balances on a high-interest credit card during the holiday season, we may be able to help you reduce what you pay in interest. Transfer your balance to your new First Reliance FCU low-interest MasterCard®.

Balance Transfer rates as low as **3.9%** APR*

Let us help you cut out unnecessary interest spending. Call the credit union at (706) 613-1644, or visit www.firstreliancefcu.org today!

*Annual Percentage Rate. Rate quoted is lowest available rate. Actual rate based on credit worthiness.



First  Reliance
Federal Credit Union
...personal trustworthy service...

Turn Good Into *Great* With Our Low-Interest Auto Loan



A low-interest auto loan from First Reliance Federal Credit Union may just be the difference between a good deal and a great deal on your next vehicle purchase. Even if you find a good price on the car you want, you may pay more than you have to if you settle for the wrong loan.

Dealer financing often sounds like it will save you money, but it could actually cost you more. Don't be enticed by a low rate without learning the true cost of the loan. You could pay less by financing with First Reliance FCU.

In fact, your best bet is to begin your search for a vehicle by coming to First Reliance FCU. We can pre-approve you for a loan and give you the information you need to evaluate dealer financing and incentive offers. Our low-interest rate may be just what you need to make a good deal great.

We offer rates as low as **4.90%** APR*.

- A variety of convenient terms
- Quick approval
- Personal service
- Payroll deduction available
- Same low rate for both new and used vehicles

Call (706) 613-1644 or log on to www.firstreliancefcu.org today for more information.

*Annual Percentage Rate.

We Still Offer Checking Value Because We Value Our Members

Checking account fees are on the rise at most financial institutions, and a checking account that offers real value is getting harder and harder to find. But not at First Reliance Federal Credit Union. Because we value our members we still offer checking with real value!

Our checking STILL offers:

- **Free** home banking
- **Free** Visa® debit card
- **Free** audio response
- No monthly fee
- No per-check charge
- No minimum balance
- No-surcharge ATM access

Why pay more for less service somewhere else? We can help you to make the process of switching your checking account to First Reliance Federal Credit Union simple. Call (706) 613-1644 or visit www.firstreliancefcu.org for more information.



Credit Score Tip

Major on the majors!

You already know it, but it is still true. Pay every bill on time every month. This alone accounts for 35% of your credit score. Consistency is the key. Even one late payment makes a difference. Something as small as an overdue library fee turned over to collections could end up on your credit report.

Together, paying bills on time and credit utilization account for 65% of your score. Concentrate on these two things first.

Break the Cycle of Holiday Debt



Did you spend the last few months building up holiday debt? If you want to make sure that next year is different, now is the time to start. Open a Christmas Club Account in January and be ready by the time this year's holiday season arrives. You can make regular payments through payroll deduction or at your convenience. Time is on your side right now, so don't wait! For more information, log on to www.firstreliancefcu.org or call (706) 613-1644 today.



www.firstreliancefcu.org

P. O. Box 80505
Athens, Georgia 30608

Main Office: (706) 613-1644
Fax: (706) 613-1950
Fast Track: (706) 613-5090
Toll Free: (866) 613-1644

Office Hours

Monday, Tuesday and Thursday
8:30 a.m. - 5:00 p.m.
Wednesday
10:00 a.m. - 4:30 p.m.
Friday
7:30 a.m. - 6:00 p.m.

Board of Directors

David Dowell, Chairman
Dewey Baker, Vice Chairman
Kim Turk, Secretary
Linda Cape, Treasurer
Sherrie Moon, Compliance Officer
Brenda See, Collection Officer
Bobby Eubanks, Security Officer

Credit Union Staff

Dina W. Thomas, CEO/Manager
Pamela C. Porter, Loan Officer
Christy Cade, Operations Coordinator
Willie Johnson, Teller
Courtney Woolard, Teller

Federally insured by NCUA.



Holiday Closings

Martin Luther King, Jr. Day January 16
President's Day February 20