

Breaking News

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

Building Relationships for Life!



July 2010

Be Your Own Advocate

It seems like obvious advice. Always check your monthly statements. However, some consumers are learning the hard way that you have to look out for yourself when it comes to your money and your accounts.

Home banking services make it easy to check your account often, and the benefits of doing this are great. First, checking your account frequently is a great protection against fraud. The earlier you discover a problem, the less damage can be done and

the easier it is to correct the problem.

Additionally, checking your account online and going over your monthly statement is the best way to discover mistakes. The *Chicago Tribune* recently reported a story of a Chicago woman who discovered a satellite company was debiting her account twice on a monthly basis. This had been happening for nearly a year when she discovered it, and she had been overcharged a total of \$1,200. Customer service for the company would not issue a

refund until the *Tribune* became involved. Checking your statement every month will minimize your potential for loss and hassles.

While checking your statement can help you correct errors in a timely manner, it can't prevent them. As a further protection, consider discontinuing any automatic debits or charges to a credit card that can be initiated by the company you are paying. Instead, set up your own automatic bill pay through your credit union.

We'll Get You Rolling in Savings

Are you looking for a new set of wheels this summer? We can help get you rolling with big savings on your new or used auto financing. Make every penny count in the purchase of your next vehicle. Before you settle for dealer financing, let First Reliance Federal Credit Union help you discover what our auto loan could do for you!

Your rate could be as low as 4.90% APR*.

With our easy application process, quick approvals and pre-approval option, we won't slow you down! You'll cruise right over those high interest loans and be rolling in savings in no time. For more information, call (706) 613-1644 or (866) 613-1644 (toll-free) or visit www.firstreliancefcu.org today!



*Annual Percentage Rate.

We'll Make Your Family Tree Bloom

How would you like to help those you love blossom even during these tough economic times? You could do just that by sharing the benefits of credit union membership with your family members.

Did you know that because you are a member of First Reliance Federal Credit Union, your immediate family is eligible to join, too? They can take advantage of all the benefits of membership and all the value you enjoy, like low fees, affordable

services, low interest rates on loans and high rates on savings. You can help them discover the friendly service, personal attention and solid security you have come to expect from your credit union.

Let us help your family tree grow and prosper. Tell your family about the benefits of membership in First Reliance Federal Credit Union. Tell them to call (706) 613-1644 or (866) 613-1644 (toll-free) today for more information.



Simplify Your Summer

With Home Banking!

We believe that your credit union should work around your schedule – not the other way around. That's why First Reliance Federal Credit Union makes it possible for you to conduct many of your financial transactions from your home computer — whenever you want to and without ever leaving home. Our home banking service can save you time and simplify your life.

Take care of business with a click of your mouse. Home banking is free and simple to use.

With home banking you can:

- Transfer money between accounts
- Check account information, including balances
- Get an up-to-date look at your checking or savings activity
- Request a check withdrawal
- Apply for a loan
- And more...

For more information, visit www.firstreliancefcu.org today!



Dangers of In-Store Financing

It is often tempting to take advantage of the offer to save 10 or 15 percent on a purchase by applying for an in-store card. And 0% financing for large purchases like furniture and appliances can be even more enticing. What could be bad about saving money?

Actually, there can be a down-side – the effect on your credit score. Here are the problems that can come from these offers:

- **Too much available credit.** Even people with outstanding credit histories may run into trouble if they have too much credit available. You may be surprised to find out how much credit you have access to at any given time. For example, if you bought furniture on a 12-month-no-interest special, you may have a generous outstanding line of credit with the finance company. Too much available credit could allow you to get in debt quickly — and this risk may lower your score. Close any accounts you won't use and be sure to inform the credit bureaus.
- **Amount of available credit being used.** A large portion of your credit score is based on the amount of your available credit that you are using. Store cards usually have smaller limits, so it can be easy to max them out. Ideally, you should try to use no more than 30 percent of the available credit on any credit card. If you have a \$10,000 limit on a card, try not to use more than \$3,000 at any one time.

Vacation Club

Where Will Your Savings Take You?

Want a great vacation next summer without mounting up debt? Let your Vacation Club Account take you where you want to go! A Vacation Club Account can help you enjoy a great vacation without wrecking your budget. It allows you to keep your vacation savings separate from your other funds and earn dividends, too. Make regular deposits by payroll deduction or make deposits at your convenience. For more information, call the credit union at (706) 613-1644 or (866) 613-1644 (toll-free) or visit www.firstreliancefcu.org.



www.firstreliancefcu.org

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Office Hours

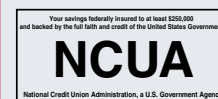
Monday, Tuesday and Thursday
8:30 a.m. - 5:00 p.m.
Wednesday
10:00 a.m. - 4:30 p.m.
Friday
7:30 a.m. - 6:00 p.m.

Board of Directors

Robert Escoe, President
Dewey Baker, Vice President
Sherrie Moon, Treasurer
David Dowell, Secretary
Kim Turk, Security Officer
Bobby Eubanks, Compliance Officer
Brenda See, Collection Officer

Credit Union Staff

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



Holiday Closings

Independence Day	July 5
Labor Day	September 6
Columbus Day	October 11
Thanksgiving	November 25 & 26
Christmas Eve	December 24

