

COMING SOON - New West Liberty Location

The Tin Mill Credit Union will soon be moving its West Liberty branch office to a new home. The new office will be located in the front part of the West Liberty post office, which was recently purchased by the Town of West Liberty.

Currently, the credit union has an office on the 2nd floor of the Student Union Building at West Liberty University.

The new office will be a full service branch office, allowing members to do cash transactions as well as same day loan processing.

The Credit Union is anticipating a summer opening.

The Tin Mill Holds 59th Annual Meeting

The 59th Annual Membership meeting of the Tin Mill Employees Federal Credit Union was held on March 14th at Undo's in Weirton.

The meeting featured an election for one seat on the Board of Directors, the reports of officials, door prizes and a sit down dinner.

Chairman Janet Stagani reported that during 2011 the credit union realized a growth in assets but posted negative income due in part to the assessments charged for the National Credit Union Share Insurance Fund (NCUSIF) and the Corporation Stabilization expenses. Even with the negative income, the credit union continues to remain one of the safest and soundest of financial institutions.

Treasurer Harry DeVilling reported that even though all credit unions are required to pay in the stabilization fund, the Tin Mill Credit Union is in rock solid financial shape. He also reported the re-election of Dave Wright to the Board of Directors.

MORTGAGE LOANS JUST GOT BETTER

For a limited time...
apply for a first mortgage loan for a
purchase or refinance and pay

NO closing costs

15 year and 30 year fixed
rate loans available.

Rates starting at

3.875% APR



Call or stop in for details. Some restrictions apply.

TIN MILL's PRIVACY POLICY DISCLOSURE Member/Consumer Financial Information Privacy

It is the policy of the Tin Mill Employees Federal Credit Union, (hereinafter referred to as "Tin Mill") to protect the confidentiality of each member's nonpublic information. This will be accomplished consistent with all state and federal laws.

Tin Mill shall take measures to protect the accuracy and privacy of all member information used in the normal operations of business.

Tin Mill shall not collect or maintain information concerning its members that is not essential for normal business purposes.

All directors, committee members, officers and employees of Tin Mill are required to hold in confidence all Credit Union transactions with its members including all information concerning a member's account and to protect private member information.

Information We Collect

We collect nonpublic information about you from these sources:

- ❖ Information we receive from you on applications or other forms such as your name, address, social security number, assets and income;
- ❖ Information about your transactions with us or others such as account balance, payment history, parties to transactions and credit card usage.
- ❖ Information that we receive from consumer reporting agencies such as creditworthiness and credit history.

Shared Member Information

It is the policy of the Tin Mill to prohibit the disclosure of member information to third parties except:

- ❖ When such disclosure is necessary to complete member transactions to non-affiliated third parties as permitted by law;
- ❖ To comply with court order, applicable laws or regulations;
- ❖ When written permission is given by the member(s);
- ❖ Information Tin Mill provided to credit reporting agencies, which the Fair Credit Reporting Act strictly regulates;
- ❖ To non-affiliated third parties with whom the Credit Union has joint marketing agreement (example: personal and credit insurance products and services);
- ❖ Tin Mill does not sell or provide personal information to third parties for independent use;
- ❖ Information on former members will not be shared except as permitted or required by law.

Statement of Policy

The protection of member privacy is an "ongoing process" and Tin Mill will continue to review and monitor measures taken to safeguard member information. All member information shared with vendors, including all contracts and agreements between the vendor and Tin Mill, shall guarantee to safeguard all information. We restrict access to non-public information to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information. Tin Mill reserves the right to amend this policy.

For questions on this Privacy Policy, please contact the Credit Union at (304) 748-5811.

CONGRATULATIONS

to **Cynthia Stock** of
St. Clairsville, Ohio.
Cindy was the
winner in our
Pittsburgh Penguins
Ticket Giveaway.



OUR LOCATIONS

Main Office
3016 West Street
Weirton, WV 26062
304-748-5811
www.tinmillfcu.org
Email: tmefcu@weir.net

West Liberty University
Student Union Bldg -
2nd Floor
West Liberty, WV 26074
304-336-7530

LOAN SALE

Apply for an auto loan for a 2009-2012
car and receive

.25% OFF

our current loan rate

Call or stop in for details.



DID YOUR ADDRESS OR PHONE CHANGE?

Did you recently move, change mailing address or phone number? Be sure to stop in or call us with these changes. It's very important we have your correct information on file to protect your privacy.

REMINDER: MAILING ADDRESS

Please remember to use this address
when mailing your deposit(s) and/or
payment(s).

Tin Mill Employees Federal Credit Union
3016 West Street
Weirton, WV 26062

