

# TME THE INSIDE NEWS

Summer 2014

Volume 27

Issue 3

July 2014

## Summer Loans



### NEW Auto Loans

Starting At  
**1.75% APR\***

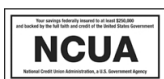


### Home Equity Loans

Rates Starting At  
**3.50% APR\***

\*Annual Percentage Rate

All loans subject to credit approval. Rates and terms subject to change.  
For complete details stop by or call our offices in Weirton or West Liberty.



## Christmas Clubs

Christmas Club checks will be ready for pick up at the main office on Friday, October 3rd. For those of you picking up your checks at the West Liberty Office, they will be ready Tuesday, October 7th.

If you have not picked up your check by Friday, October 17th, they will be mailed to the address we have on file.

Please remember the Christmas Club checks must be cashed within 60 days.



## Home Banking and eStatements

Go together like . .



- Convenient • Fast • Efficient
- Safe & Secure • FREE

Go online and sign up today!  
[www.tme-fcu.org](http://www.tme-fcu.org)

## MEET YOUR STAFF

This quarter's "Meet Your Staff" employee is

### Vicki Hirkala

Vicki has been with the Tin Mill Credit Union for 10 years. She resides in Weirton with her husband, Richard (Snitch) and has 3 children.

## DEMYSTIFYING CREDIT SCORES

800  
675  
599  
450

Five factors are used to determine your credit score: payment history (usually around 35% of your score), amount owed (30%), length of credit history (15%), newly opened credit accounts (10%) and types of credit used (10%).

If your credit score has taken a hit, there are several actions that will start improving it almost immediately. But be aware, it may take a long time to recover from events like bankruptcy or foreclosure.

Here are a few tips for improving your credit history:

- Always pay bills on time and catch up missed payments.
- Never exceed credit card limits and try to keep balances less than 50% of your credit limit.
- Set up automatic payments for recurring bills and minimum credit card payments if you often miss deadlines.
- Each time you open a new account it slightly impacts your score, so avoid doing so in the months prior to a major purchase.
- Don't automatically close older, unused accounts; 15% of your score is based on credit history.

Also, review your credit report and find out your credit score. Lenders use credit scores in their own criteria when determining credit worthiness.

## CONTACT US BEFORE YOU TAKE OFF ON YOUR SUMMER VACATION



Before you take a trip across country or across the world, give us a quick call and let us know. If we suddenly see suspicious charges on your account we may put a temporary hold on it to protect you from identity fraud. We want you to enjoy your vacation with no worries, so give us a call at 304-748-5811 or 304 336-7530 before you leave.

## REMINDERS

- The Supervisory Committee will be conducting its annual audit of accounts. Please compare that statement with your records and advise the Supervisory Committee of any discrepancies.

Mail to:

**Supervisory Committee**  
**TME Federal Credit Union**  
**PO Box 336**  
**Weirton, WV 26062**



- When mailing deposits or payments, use the following address:

**TME Federal Credit Union**  
**3016 West Street**  
**Weirton, WV 26062.**

- If you are moving or your mailing address has changed we must have the change in writing. You can either mail it to us or fax it to us at 304-748-5495

- We are updating member profiles in our system and have the ability to input e-mail addresses. Please be sure to give it to us the next time you call or stop by.

## OUR LOCATIONS

### Main Office

3016 West Street  
Weirton, WV 26062  
304-748-5811  
[www.tme-fcu.org](http://www.tme-fcu.org)

### West Liberty Branch

1006 Van Meter Way  
West Liberty, WV 26074  
304-336-7530



070653A0614