TiME

THE INSIDE NEWS

Fall Loan Specials

New Auto Loans

Rates starting at

1.75% APR*

Christmas Cash Loans

Borrow up to

$2,000

Rates starting at

5.5% APR *

Local Service. GLOBAL GOOD.™

International Credit Union Day®
OCTOBER 16, 2014
200+ million people worldwide choose a credit union

Doing good is something credit unions take seriously, locally and globally. This cooperative spirit of people helping people has led to life-changing opportunities in the form of small business start-ups, home ownership and education. On October 16th, credit unions around the world will unite behind the message of "Local Service, Global Good." for International Credit Union (ICU) Day. Share in this powerful credit union vision and celebrate with more than 200 million people worldwide to establish credit unions as our best financial partner.

START PLANNING FOR CHRISTMAS 2015

Preparing for the Christmas Holiday can be expensive and often stressful. It's particularly expensive for families with young children. That's where a Christmas Club Account can help. Tin Mill Credit Union's Christmas Club Accounts starts October 1, 2014 and ends September 30, 2015. By automatically taking just $20.00 per week out of your pay, it will build up to more than $1,000.00. Start planning for next year's Christmas. It's never too late to start.

NOTICE OF CHANGE FOR 2015 CHRISTMAS CLUB ACCOUNTS

For your convenience, we will automatically transfer the funds in your 2015 Christmas Club Account directly into your Savings Account on Thursday, October 1, 2015.

Should you have any questions, please contact our office.

VISA CHECK CARD

IT'S THE EASY WAY TO PAY EVERY DAY!!

Whether you are grocery shopping, dining or taking in a movie, you are always on the go. So why not make your day easier with the convenient use of Tin Mill VISA Check Card. The Tin Mill's VISA Check Card acts like a "plastic check." It allows you to use the card instead of writing a check. Even better the VISA Check Card can be used as an ATM card to receive cash. Best of all, with our Home Banking tool NETBRANCH, you will be able to monitor your purchases and cash withdrawals anytime of the day on your computer.

To obtain a VISA Check Card, you must have a Share Draft Account with the Credit Union. And, there are other requirements that may apply. Contact the credit Union for more information on how to obtain a Visa Check Card and make your day easier.

CALL FOR NOMINATIONS

There will be an election held for one (1) seat on The Board of Directors for a three (3) year term.

Any member who is interested in running for election must be at least 18 years old and file a petition with the Secretary of the Tin Mill Credit Union no later than 5:00 pm on Monday, February 2, 2015.

Anyone who has questions relating to the election procedure should contact Harry E. DeVilling, Secretary/Treasurer at 304-748-5811.

REMINDERS

When mailing deposits or loan payments, please use the following address:

TME Federal Credit Union
3016 West Street
Weirton, WV 26062

UPDATE your information. If you have moved recently or your phone number has changed, you need to inform the credit union in writing so that we can keep your information on your account updated.

Also, check if the beneficiary is correct on your account.

Christmas Club Checks will be ready for pick up Friday, October 3rd. If you have not picked yours up by Friday, October 17th, they will be mailed to the address we have on file.

All Christmas Club checks must be cashed within 60 days.

OUR OFFICES WILL BE CLOSED FOR THE FOLLOWING HOLIDAYS:

Monday, October 13th
Tuesday, November 11th
Thursday, November 27th
Wednesday, December 24th
Thursday, December 25th
Wednesday, December 31st
Thursday, January 1st, 2015
Columbus Day
Veterans Day
Thanksgiving Day
Christmas Eve at noon
Christmas Day
New Year's Eve at noon
New Year's Day