

TIME THE INSIDE NEWS

Summer 2012

Volume 25

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Have Fun This Summer!

We Have Extended These Great Loan Specials!!!

Home Equity Loan

Rates starting at

3.50% ^{*}
APR



1st Mortgage Loans

Purchase
or Refinance

NO closing costs

Rates starting at

3.875% ^{*}
APR

Auto Loans

.25% off
current rate for
2009-2012 autos



*Annual Percentage Rate. All loans subject to credit approval. Rates and terms subject to change. For complete details stop by or call our office in Weirton or West Liberty.

New West Liberty Branch Office To Open August 1st!

The new office is located in the front part of the West Liberty Town Hall, formerly the old Post Office. The current office is on the 2nd floor of the Student Union Building on the campus of West Liberty University.

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

TRAVELING THIS SUMMER?



If you are planning a trip out of state or even out of the country, please notify the Tin Mill Credit Union ahead of time. Informing us of your travel plans can reduce your chances that your Tin Mill Debit Card will be blocked when you try to use your card away from home. For security purposes, if the credit union notices a transaction outside your usual pattern, your card(s) may be restricted until we can notify you and validate your transaction.

TIPS ON HOW TO IMPROVE YOUR CREDIT SCORE

With so many financial institutions going to risk based lending, it is essential that you have good credit in order to obtain the best interest rates on loans, mortgages and credit cards. Risk based lending is where the institution bases your loan interest rate on your credit score supplied by the credit repository the bank or credit union uses. Here are some ways to improve your score.

Don't Close Old Accounts

Lenders like to see long-term relationships with creditors. Contrary as it may be, keeping the account open will help raise your credit score.

Automate Your Payments

It's easy to forget to pay a bill, but that mistake can linger on your credit score for years.

Set up automatic payments from your accounts or utilize your online banking and Bill Pay to make sure they are paid on time.



Pay Down Credit Card Balances

This is the easiest way to start improving your credit. Try to keep your usage below 10% of your limit, or if possible, not carry a balance at all. Lenders pay special attention to the amount of debt on your credit card versus your total limit.

Fix Errors

Double check your history by downloading a free report from annualcreditreport.com. If you find errors on any of the reports, dispute them with the credit bureau and reporting agency.

Equifax - 800-685-111
Experian - 888-397-3742
Transunion - 800-888-4213

DON'T LET YOUR ACCOUNT BECOME DORMANT

A dormant account is any account, other than an IRA account, which has not had any transactions, (withdrawals or deposits) within a five (5) year period.

In order to prevent your account from going dormant we suggest you make a periodic deposit or withdrawal to keep it active.

In the event the credit union does not have a current address for the member with a dormant account, the account will be assessed a fee of \$5 each month until the account shows a zero (0) balance, or it is determined the proceeds in the account are to be forwarded to the State Treasurer of West Virginia under applicable state laws.

FALL MEMBERSHIP DRIVE

The credit union is kicking off the fall season and celebrating the opening of our new West Liberty Branch office with a Fall Membership Drive.

As a member of the TME Federal Credit Union, you know that belonging to a credit union is better than a bank. As a member, you own it and reap the benefits such as low loan rates, competitive savings rates, and fewer fees. Now, you can help us spread the word of these great benefits and be rewarded at the same time.

Starting September 1st through November 15th, 2012, for every new member you refer to us AND they open a savings account, you will be eligible to win a \$25 gift card. Drawings will be held weekly. The more members you refer, the more chances for you to win.

So talk to your family, friends and co-workers and spread the word about what it's like to be a part of the best credit union around!

Contact the credit union for membership eligibility details.

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

- If you have moved or changed your mailing address, we need those changes in writing so stop by the office, mail the change or fax to 304-748-5495.

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



TME Federal Credit Union
3016 West Street
Weirton, WV 26062

- Christmas Club checks will be ready for pick up Wednesday, October 3rd. If you have not picked yours up by Friday, October 19th, they will be mailed to the address we have on file. Early withdrawals can be made for a \$10 fee. The new Christmas Clubs will begin October 1st.



OUR LOCATIONS

Main Office

3016 West Street
Weirton, WV 26062
304-748-5811

West Liberty Branch

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

*Open as of August 1st.

