

TME

THE INSIDE NEWS

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CELEBRATE WITH US

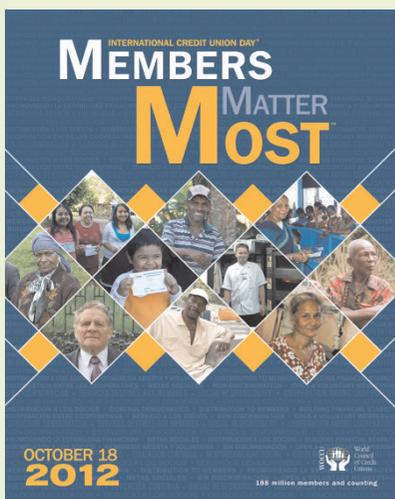
After many months of planning and remodeling, the **West Liberty Branch office** located at 1006 Van Meter Way, West Liberty, WV, officially **opened for business** on August 1, 2012.

The new location is a short distance from the existing office and will provide much needed space, easier access, and plenty of parking. Our new office is a full service branch office, allowing members to do same day loan processing, as well as cash transaction. The branch is open Monday through Friday 8:30 am to 4:30 pm.

Along with the opening of our new branch office, we are pleased to announce that we have been approved by the National Credit Union Administration **to serve** persons who live, work, worship, and volunteer or attend school in, and businesses and other legal entities located in **the Town of West Liberty**, Ohio County, West Virginia.

To commemorate the opening of our new Branch office, please join us on Wednesday, October 24th for a ribbon cutting ceremony. Froggy 103.5 radio will join us from 12:00 pm to 2:00 pm and there will be refreshments, fun giveaways, and some cash prizes.

For more information about our grand opening events and specials, please stop by or contact one of our offices. We look forward to the opportunity to now service the Town of West Liberty.



On Thursday, October 18th the TME Federal Credit Union will join 51,000 credit unions from 100 countries and their 196 million members to celebrate **International Credit Union Day**. Why do 196 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is our best interest.

This years' theme for International Credit Union Day is **Members Matter Most**. With the theme "MEMBERS MATTER MOST" in mind, what better time to kick off our **GRAND OPENING** of our West Liberty Branch.

Starting on October 18th through October 26th if you open a checking account with the credit union, you will have a chance to win one of three \$50.00 Wal-Mart gift cards. Also, during this time we will be offering the following new loan special. We will be slashing 1% off our current loan rates on our signature and auto loans.

TME FEDERAL CREDIT UNION 2013 COLLEGE SCHOLARSHIP



Heading off to college in 2013?

TME Federal Credit Union is pleased to announce a college scholarship opportunity that may make it easier for you to meet tuition costs. TME will award two \$500 scholarships to our college bound credit union members to be given away in 2013. To be eligible, applicants must meet the following requirements:

Eligibility:

Applicant Must:

- Be a member of TME Federal Credit Union for at least three months prior to the time of application.
- Be the primary member of their account and applicant's account must be in good standing.
- Be enrolled, on a full time basis, in a two or four year regionally accredited college/university.
- Have a minimum GPA (grade point average) of 3.0 on a 4.0 scale and/or the equivalent to a higher scale.
- Persons awarded the scholarship agree to have their name/photos published as deemed appropriate by the credit union.

Instructions:

- Complete the application and submit it to the address listed below. All applications must be received by **February 6, 2013**. Applications received after February 6 will not be considered.
- Completed applications must include grade transcripts indicating applicants' accumulative GPA.
- Applications must include a minimum of one (1) letter of recommendation written by an individual who is knowledgeable of the applicant's academic studies and is not a member of the applicants' immediate family.
- Complete an essay of not less than 250 but not more than 300 words explaining the applicants' future goals.
- Mail the completed application packet to:
**TME Federal Credit Union
Scholarship Selection Committee
P.O. Box 336
Weirton, WV 26062**

- The Deadline is February 6, 2013. All applicants will receive a letter from the credit union regarding the outcome of their application.
- Make a copy of the completed application packet for your records.

Payment:

- Scholarship Awards will be announced at our annual meeting in March 2013. Each award will be paid directly to the school, credited in the recipients' name.

Questions:

Please contact Susan Mains or Kathi Smurda at 304-748-5811 with any questions.

All applications become the property of TME Federal Credit Union upon receipt and will be destroyed following the application review and selection process.

The decision will be made by an independent selection committee. All decisions are final.

CALL FOR NOMINATIONS

There will be an election held for two (2) seats 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 5:00pm on Friday, February 1, 2013.

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

REMINDERS

- 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. Christmas Club checks must be cashed within 60 days.

ONLINE BANKING

Online banking is getting a new look! Starting October 3rd view the video on our site to see the new updates.



CHRISTMAS CASH LOANS

Effective October 1st, 2012 through January 11th, 2013, Christmas Cash Loans are again available for qualified members.

Borrow up to \$2000 with a 12 month repayment period. The annual percentage rate (APR) starts at 6.99%

OUR LOCATIONS

Main Office
3016 West Street
Weirton, WV 26062
304-748-5811
www.tme-fcu.org

West Liberty Branch
1006 Van Meter Way
West Liberty, WV 26074
304-336-7530
*Open as of August 1st.

