

# TIME

## THE INSIDE NEWS

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### ONLINE BILL PAY IS NOW AVAILABLE FOR ALL MEMBERS WHO HAVE A CHECKING ACCOUNT:



Online bill pay lets you manage your finances without having to worry about paper bills, checks and stamps. You can pay your monthly bills such as utilities, credit cards, loan payments, insurance premiums or even send money to friends and family using this convenient service.

- The process is simple, just type in the payment information and schedule the day you want the bill to be paid.
- You have complete control with online bill pay. Once the payment is scheduled, it's easy to make changes or even cancel the payment.
- No one else has access to your checking account.
- You can pay your bills in the comfort of your own home, any time of the day or night.
- In addition, you have peace of mind because the online bill pay is done directly through your Tin Mill online account using our safe and secure site.

Call or stop by the Weirton or West Liberty Branch for complete details.



We want to welcome all new and existing West Liberty students back for the fall semester. Stop by our West Liberty branch office located on the 2nd floor of the Student Union Building to get your account opened.

## Check Out Our Low, Fixed Rate Loan Offers:



• **Auto Loans** starting @ **2.99%** APR\*

• **Mortgage Loans** starting @ **4.20%** APR\*

• **Personal, Unsecured Loans (Signature) are available for up to a 48 month term.**

A SIGNATURE LOAN CAN BE USED FOR ANY PURPOSE, SUCH AS WEDDING EXPENSE, DEBT CONSOLIDATION, VACATION, ETC.

• **Christmas Loans will be available from 10/1/11 thru 1/10/12**

CALL OR STOP BY ONE OF OUR BRANCHES FOR COMPLETE DETAILS

\*Apr=annual percentage rate \*rates subject to change \*subject to loan approval

## TIN MILL VISA DEBIT CARD:



Your Tin Mill Visa Debit Card can be used any place that accepts Visa. Even though it looks like a credit card, it's not. The money comes out of your checking account the same way it does when you write a check. Some of the benefits the debit card offers are:

- 1. SAFETY** - If your wallet is lost or stolen, your cash is gone forever. If your debit card is lost or stolen, we can replace it with a new card and close down the one you lost.
- 2. MONEY MANAGEMENT** - It's an easy way to track your spending because you know exactly where your money went. It comes directly out of your checking account and the transactions are listed on your monthly statement. You can also view your transactions on our website through online banking.
- 3. CASH** - It allows you to access cash nationwide at any Alliance One ATM without paying any fees. Our office can assist you in locating these free ATM's.
- 4. CONVENIENT and QUICK** - It's more convenient to carry your Tin Mill Visa Debit card instead of a checkbook or cash, which can be easily lost. It's quicker and easier than writing a check, and it eliminates the need to give out personal information when making a purchase.

## DON'T LET YOUR ACCOUNT BECOME DORMANT

Accounts become dormant when there is no activity on your account within a 5 year period. In order to prevent your account from going dormant, we suggest you make a periodic deposit or withdrawal of any amount to keep it active.

OUR OFFICES WILL BE CLOSED TO  
HONOR THE FOLLOWING HOLIDAYS:  
**September 5th (Monday) - Labor Day**  
**October 10th (Monday) - Columbus Day**



## OUR LOCATIONS

### Main Office

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

### West Liberty University Campus

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

### Web Information

Email: [tmefcu@weir.net](mailto:tmefcu@weir.net)  
[www.tinmillfcu.org](http://www.tinmillfcu.org)

## Christmas Clubs

Christmas Club checks will be ready for pickup on Tuesday, October 4th. If you have not picked yours up by Monday, October 17th, they will be mailed out to you at the address we have on our system.

You can open a Christmas Club anytime during the year. If you already have one opened, it will continue for the next year.

Reminder - you cannot withdraw from your Christmas Club during the year. In order to do so, you must close the account.



## 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.

## 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

