

# FOOTHILLS FLYER



PUBLISHED QUARTERLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

## Protect Your Checking Account!

Some may believe that losing money from a personal checking account mainly takes place through online transactions. The truth is there are several ways that scam artists can get money out of your account if you are not careful.

Two important pieces of information that you should never give out about your checking account unless you know for certain who you are dealing with are the account number and the bank routing number.

Having both of these numbers makes it far easier for scam artists to get funds out of your checking account. A good rule of thumb is to never give out this information unless you know the company asking for it or unless you were the one to initiate the transaction.

The above is true for internet transactions but it is also true for telephone transactions. Many of today's criminals are finding it more profitable to

do their business over the phone. These calls, when they come, sound very authentic and persuasive. Do not fall for that. If they ask you for your checking account information, do not give it to them. If you do, they may create what is known as a demand draft which they can use to take funds out of your account. They may also use the information to make an electronic funds transfer, which also results in you losing your money.

The second most important thing to do to protect your checking account from unauthorized use is to review your statement as soon as you get it in the mail, or if you have online banking, every few days or so. All transactions, whether they are authorized or not, will eventually show up on your statement. Keeping close tabs on your statement will not only alert you when something is amiss but it will also keep

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## 5 TIPS FOR PROTECTING YOUR CHECKING ACCOUNT

1. Don't give your account number and routing information to anyone you don't know.
2. Review your monthly statement.
3. Notify your credit union about any problems as soon as possible.
4. If you don't have enough money in your account, don't write the check or authorize the debit.
5. Know your rights under consumer protection laws.

**50**  
years  
together!

You are invited to celebrate our  
**50<sup>TH</sup> ANNIVERSARY**  
at the FFCU Annual Meeting!

**Thursday, March 15th**

**Loudon High School Cafeteria  
1039 Mulberry Street, Loudon**

**6 P.M. Registration  
and Dinner**

**7 P.M. Short Meeting**



Loudon Federal Credit Union Board, Committees and Employees, 1980

**FREE Food & Beverages! Win Door Prizes!**

## Briefly Noted...

### Member Discounts and Services



Receive 10% off any new wireless plan! Go to [www.SprintSave4CU.com](http://www.SprintSave4CU.com)



Receive discounts on select products and services! Visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org)

### Holiday Closings

**January 16th, Martin Luther King Day**  
**February 20th, Presidents Day**

### Getting To Know Your FFCU Staff

**Name:** Angela Spence

**Position:** Accounting Assistant

**Employed with FFCU:** 7.5 Years

**Favorite part of my job:** Love my co-workers!

Angela has been married to Tim Spence for 28 years and they live in Louisville, TN. They have a son, Scot who is 25 and a daughter, Alisha who is 20. They also have a Bichon Frise, Abby! Angela enjoys traveling, camping and boating. She was a military "brat" and lived all over when growing up. Her father and brother have retired from the United States Air Force. She loves the mountains because it reminds her of the different places she has seen.



#### Protect your checking account, *continued*

you from bouncing checks in many cases.

If you discover a problem it is important to contact the bank as quickly as possible. If you believe that someone has gained access to your account, tell the bank and follow their instructions. In some cases, you may need to put a hold on the account. Some banks may want a written statement as to what happened. If this is the case, make sure you get that to them. You will also want to keep copies of all documents that you and the bank exchange as the problem is worked out. In cases of fraud, it is also a good idea to contact your local police or the state attorney general.

Sometimes it is not criminals who get us into trouble with our checking accounts but rather ourselves. You may not be aware of it, but checks are being processed faster today than ever before.

Many places that take checks will convert your written check to an electronic payment, which allows the money to be withdrawn from your account sooner. Needless to say, if you do not have enough funds in your checking account when you write a check or authorize a debit, you could end up with an overdraft and have to pay the fees for that.

### THANK YOU...



To all our FFCU staff and members who took a name for Toys for Tots and donated money. This year we had 42 names and raised more than \$800!

## General Information

#### BOARD OF DIRECTORS

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Bron Herron, *Treasurer*  
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June Vincil • Tressea Webb  
Mykal Belcher

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Debbie Farmer • Kaye Gagley  
Rachel Montooth • Jennifer Russell  
Lori Raby • Danny Silva • Angela Spence  
Amanda Thearp



#### Loudon (Main Office)

956 Mulberry Street, Loudon TN 37774  
Phone 865.458.4347  
Fax 865.458.1710 or 865.458.5816  
Hours: M-F 8am-5pm (Lobby) F 8am-6pm (Window)

#### Lenoir City Branch

100 Yale Ave., Lenoir City  
Phone 865.271.0000  
Hours: M, T, TH, F 8pm-4:30pm CLOSED Wednesday

#### Sweetwater Branch

413 Sweetwater-Vonore Rd., Sweetwater  
Phone 423.337.7870  
Hours: M-TH 8am-4:30pm, F 8am-5pm

**Toll free 1.800.978.8884**

Foothills Flyer is published quarterly by Foothills Federal Credit Union as an information source to our members. Comments are welcome and should be sent to the editor at [hutton5@charter.net](mailto:hutton5@charter.net).