

FOOTHILLS FLYER



PUBLISHED QUARTERLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

Cash Back Bonus!

Rates as low as 8%,
APPLY TODAY!

<i>Yearly Purchases</i>	<i>Bonus</i>
\$1,000 and below	0.25%
\$1,001 – \$2,000	0.50%
\$2,001 – \$3,000	0.75%
\$3,001 and above	1.00%



FOOTHILLS FEDERAL CREDIT UNION FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Foothills Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY – Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cutoff hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD – In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit (effective July 21, 2011.) If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made

directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. HOLDS ON OTHER FUNDS – If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

4. LONGER DELAYS MAY APPLY – We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to with-

draw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. SPECIAL RULES FOR NEW ACCOUNTS – If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the same business day that we receive your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

6. FOREIGN CHECKS – Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

Effective July 21, 2011

Briefly Noted...

Member Discounts and Services



Receive 10% off any new wireless plan! Go to www.SprintSave4CU.com



Christmas Club

Start thinking ahead! Christmas Club funds will be disbursed on October 3rd, 2011 into your regular Smart Draft account!



Holiday Closings

September 5th, 2011, Labor Day

October 10th, 2011, Columbus Day

Getting To Know Your FFCU Staff

Name: Jackie McDonald

Position: Head Teller

Employed with FFCU: 11 years

Favorite part of my job: Giving my members a hard time!

Jackie and her husband Billy have 2 sons, Shane, 23 and Shae, 18. She loves to cookout with family and friends. In September, Billy and Jackie will welcome their first grandchild, a boy who will be named Maddox.



General Information

BOARD OF DIRECTORS

Rollen Bradshaw, *Chairman*
Tony Stanley, *Vice Chairman*
Jeanne Darnell, *Secretary*
Bron Herron, *Treasurer*
Shirley Alford • Charles White
June Vincil • Tressea Webb
Mykal Belcher

SUPERVISORY COMMITTEE

Rebecca Starnes, *Chairman*
Michelle Hughes
Rodney Willis

STAFF

Judy Mills, *CEO*
Romania Hensley, *VP Member Services*
M'recia Oody, *VP Office Operations*
Jackie MacDonald, *Head Teller*
Susanne Anderson • Debbie Farmer
Kaye Gagley • Jennifer Russell
Lorie Raby • Danny Silva
Angela Spence • Amanda Thearp
Tammy Watkins • Regina Cornett



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.

WWW.FOOTHILLSFCU.ORG