

AGC CREDIT UNION

1932

77 Years of Financial Service

2009

“Our Members Are Our Priority”

Fall~Winter 2009 Edition

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Nov. 26th & 27th-Thanksgiving
Dec. 24th & 25th - Christmas
Jan. 1st - New Year's Day

REMINDER FOR DORMANT ACCOUNTS

In an effort to keep your account from becoming dormant and occurring dormant fees resulting in the close of your account, please make a monetary transaction to your account at least once a year.

We are here for you!

- * 24/7 phone access
- * On-line Banking
- * Visa ATM/Check debit card

Don't have a Visa ATM/Check debit card apply today!

Avoid the hassle of “No Checks Accepted”. Just swipe your card and go! Enjoy the convenience and ease of having a Visa ATM/Check debit card.

It's In The Mail !

It's that time of year again! Christmas Club checks and transfers will be processed the week of October 5th!

If you don't already have a Christmas Club, open one today and begin saving for the BIG day next year!

It's so simple and easy! Contact us to set up your Christmas club for those 2010 expenses!

Notice Of Changes

Effective November 15, 2009, AGC Credit Union will be increasing the following fees:

- * Non-sufficient funds will be increased to \$29.00
- * Late charges on loan (s) are 5% of the loan payment with a minimum of \$10.00.

In accordance with recent Federal Regulations changes regarding statements, AGC Credit Union will not consider your current month's payment late if it is received within 21 days of the date on the statement postmark, regardless of the payment due date printed on your statements. This change pertains to all open end loans and lines of credit (excluding closed end mortgage loans).

Notice to Members

This is a one-time event and it does not affect your regular payment schedule. What do you need to do? NOTHING! Make your payments as you normally would. If you have any questions, please stop by or call AGC Credit Union and speak to a Member Service Representative.

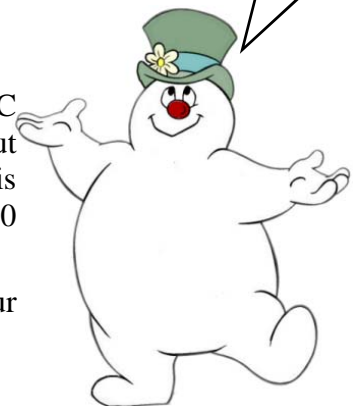
Let AGC Credit Union
melt away your worries with a
Low-Rate Holiday Loan!

Don't let holiday expenses get you down! Let AGC Credit Union help you get thru the holidays without any financial worries! Our Christmas loan special is thru October 1, 2009 to December 23, 2009. \$2,500.00 limit up to a 2 year term, rates as low as *9.65% APR.

Stop by one of our branches today and one of our loan officers will gladly assist you!

**All loans are subject to credit approval.

HOLIDAY LOANS
as low as
*9.65%



**\$250,000
federal insurance
protection is
extended to 2013**

Your Savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

NCUA, a US Government Agency

The Helping Families Save Their Homes Act of 2009, signed into law May 20, 2009, includes a provision extending \$250,000 share insurance coverage provided by the National Credit Union Share Insurance Fund through December 31, 2013.

Information about NCUA insurance coverage is available online via the Share Insurance Tool Kit at <http://www.ncua.gov/Resources/ShareInsuranceToolkit.aspx>.

Questions or Concerns???
Please Contact Us At:

*P.O. Box 929
1440 Lincoln St.
Kingsport, TN 37662*

*Kingsport Office
Monday-Thursday
7 a.m. - 5 p.m.
Friday 7 a.m. - 6 p.m.
(423) 229-7335 or
(800) 251-0441 ext. 7335
Fax: (423) 378-3928*

*Greenland Office
6:45 a.m. - 3:30 p.m.
(423) 357-2474 or
(800) 251-0441 ext. 2474
Fax: (423) 357-2444*

*Contact us on the web
www.agccu.org*

Or

*email us at:
agcinfo@agccu.org*

**Looking Out for Your Family and
Preserve Your Credit Rating**

Sixty percent of U.S. adults have no emergency savings. Without a savings cushion, how will your family make your loan payments if your income is reduced or eliminated in the event of your death or disability? Your family is dependent upon your income to maintain the standard of living you worked so hard to achieve.

AGC Credit Union offers MEMBER'S CHOICE credit life and disability insurance. MEMBER'S CHOICE credit life insurance reduces or pays off your eligible loan balance should you die. MEMBER'S CHOICE credit disability insurance makes your loan payment should you become disabled due to a covered illness or injury that is not pre-existing.

Planning your family's financial future is protecting their financial security with credit insurance. Check with one of our loan officers for details today!

**MEMBER'S CHOICE credit life and credit disability insurance are underwritten by CUNA Mutual Insurance Society.

**Why Our Visa Credit Card
Is Better!**

With the recent credit card law changes and credit card companies increasing their interest rates, have you inquired about a Visa credit card with us?

At AGC Credit Union we offer Visa credit cards with a rate of 9.75% to 13.75%. We have NO cash advance fees, NO higher interest rates charged on cash advances and NO balance transfer fees.

For convenience, you can pay your Visa payment:

- * at an AGC Credit Union branch
- * online at www.ezcardinfo.com
- * by mail with the envelope provided with your monthly statement

You can even have our Visa Credit Card set up to pay your other bills each month! AGC Credit Union is here for you! We have staff available in our office that you can come in and speak with, if you should have any questions.

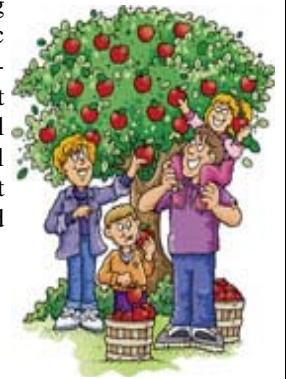
So why not compare your existing credit card to AGC Credit Union's Visa Credit Card and we think you'll find why our Visa credit cards are better! Come on in and let us payoff those other credit cards today!

**Are you satisfied with your
Credit Union?**

As a valued member of AGC Credit Union, we want you to be satisfied not only with member service and competitive loan rates, but treated like family rather than an account number.

If you are currently banking with another financial institution for your checking account, loans or certificate of deposits, why not give AGC Credit Union an opportunity to service your needs first. At AGC Credit Union, we make **"Our Members Our Priority"** not only in helping our members with their financial needs but with great member service.

Did you know that your family members are eligible to join the Credit Union? If you have family members in need of a financial institution or financial help, why not bring them to AGC Credit Union. Through your support and loyalty you have helped to keep us financially strong and stable during this economic time. By utilizing your Credit Union for all your financial needs, the Credit Union grows and prospers.



**Come Join Our
Family Tree
Today!**