

AGC CREDIT UNION

1932

77 Years of Financial Service

2009

“Our Members Are Our Priority”

Summer 2009 Edition

PAGE 1

IN THIS

ISSUE

~ Page One ~

- *Privilege Pay Program*
- *Credit Disability/Credit Life Insurance Notification*

~ Page Two ~

- *Various Loans Available*
- *Coin Counter Now Available*
- *Protect yourself from Identity Theft*
- *Visa and Various Cards*

~ Holiday Closing ~

July 3, 2009 - Independence Day

Sept. 7, 2009 - Labor Day

Come visit us
online!
www.agccu.org



We'll still be there for you with 24/7 phone access, on-line banking from our website and with your Visa ATM/Check debit card.

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
A U.S. Government Agency



Don't let overdrafts become one of life's **ANNOY-**



NOW AVAILABLE!

PRIVILEGE PAY

Do you ever have trouble making it to the credit union in time to make a deposit? Don't worry anymore. AGC Credit Union now has a new service, **Privilege Pay**. This service is a way to cover those checks or debits that get here before you do. For those members that qualify, there is a \$300.00 limit set on each checking account to cover those checks or debit items that might come thru before your deposit is made. For these qualified accounts, items will be paid along with a \$25.00 fee to a limit of \$300.00 so that you can avoid the embarrassment of having an item returned.

No application is required but there are stipulations. Contact your credit union for more details.

(Eligibility is based upon managing your checking account in a responsible manner. Members do have the option to opt out of this service.)

IMPORTANT NOTICE TO CREDIT DISABILITY/CREDIT LIFE INSURANCE POLICY HOLDERS

Effective August 1, 2009, changes will be made to the MEMBER'S CHOICE Credit Disability and Credit Life coverages currently being provided to you through AGC Credit Union. Please note the following provision changes will be effective August 1, 2009.

- Approval to increase the maximum for each loan insured under your MEMBER'S CHOICE Program. The new maximum are as follows:

	<u>DISABILITY INSURANCE</u>	<u>CREDIT LIFE INSURANCE</u>
*MAXIMUM AMOUNT OF LOAN INSURABLE	\$50,000	\$50,000
*MAXIMUM MONTHLY DISABILITY BENEFIT	\$850	N/A

Members that are presently insured under this program, where the premium is paid monthly, may be automatically eligible for benefits up to the new maximums. This change does not apply to insured loans which have claims that became effective August 1, 2009. If you have loans outstanding that exceed the current maximum levels, the premium rates will apply to your actual loan balance up to the new maximum. If you fall into this category, your coverage and premium will increase accordingly.

There is no action necessary on your part to continue coverage if you already have it. In the event you do not want coverage to continue, please notify the credit union.

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



A picture can be worth a thousand words.

Why not let AGC Credit Union help make a couple more. Let us help you get the loan your looking for. Whether your looking to finance a new car, dream vacation or just a shopping trip, we have loans to suit your every need. We now have our vacation loan special thru August 31, 2009, \$2500.00 limit up to a 2 year term, rates as low as *9.65%.

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

**Various terms available. Pre-Approval good for 30 days. All loans are subject to credit approval.

Help Your Credit Union Grow and Prosper

If you are currently banking with another financial institution, why not give your 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.

If you have family members in need of a financial institution, why not bring them to your Credit Union. Thru your support and loyalty you have helped to keep your Credit Union financially strong and stable during this economic time.

By utilizing your Credit Union for all your financial needs, the Credit Union grows and prospers.

Remember AGC Credit Union for all your financial needs first! Check out our great service, competitive rates and friend staff. Here at AGC Credit Union, "Our Members Are Our Priority"!

VISA means choices.

Are you getting ready to book that family vacation, go on a shopping spree, or give a gift to someone? AGC Credit Union has 4 types of cards to fit your needs. We have the TravelMoney card (replaces Travelers checques), Gift card; you set the limit, Debit/ATM/Check card, stop writing all those checks. We even have Visa Credit cards that charge the same interest rate on cash advances as it does on purchases.

With credit cards at another institution, you are probably paying a higher interest rate for those Cash advances, NOT with an AGC Credit Union credit card. Your interest rate stays the same whether you make a purchase or need a cash advance.

With interest rates starting as low as *9.75%, why not apply for your credit card TODAY! We can pay off those other high interest rate cards with a just a simple transaction. Whatever your need, we can help. Simplify your life by calling or stopping by one of your credit union offices today and ask about the card(s) that fits your need(s).

*All credit card requests are subject to credit approval.



Identity theft is an increasing serious crime. Keep your personal information in a secure place.

Protect yourself, never release personal information about yourself or your accounts to anyone

You should never receive an email or phone call you requesting personal information. If information is needed, it will be requested in writing via mail, then you should always contact the business directly to make sure it is a valid request.

You should also request your free credit report once a year. Go to annualcreditreport.com and review your file.

Better to be safe than sorry!

Got Change?

Need some doe, no need to roll!!! Bring in your jars, boxes or socks of coins you've had laying around for some bills.

The Kingsport branch is currently testing a coin counter. We need to put it to good use while we have it, so load those coins up and let CoinMax count them for you. Don't delay, DO IT TODAY!!!

