


**Winter 2011/2012**

**AGC Credit Union
80th Annual Meeting
Thursday, March 22, 2012
6 p.m. at the
Kingsport Civic Auditorium**

Be sure to mark your calendars for our upcoming annual meeting! This is an opportunity to learn more about your Credit Union, its staff, and the Board of Directors. Two Directors will be elected to the Board for 2012. Each nominee will be running for a three year term. All nominees must meet the criteria in the Credit Union's bylaws before being eligible to run in the election. There are currently two positions open for this election. The Nominating Committee presents the following nominees for the Board of Directors position of a three-year term:

★ Mark Snodgrass

★ David Sallee

The nominees are members of the Credit Union, elected by you, charged with the responsibility of directing the credit union in a safe and sound manner. The Credit Union staff will be present to hear comments, answer questions and take suggestions. We will also discuss new services and improvements coming in 2012. Refreshments will be served and door prizes will be awarded. Please make plans to participate in the celebration of membership, we hope to see you there!



A year of celebration!

We're celebrating our 80th anniversary next year! Thanks to our loyal members and dedicated staff, we're able to meet every financial need better than ever!

As part of the celebration, 2012 will be full of changes to better our services. We will be changing Home Banking services sometime in the first half of 2012. We will provide notification to current Home Banking users as to when this will occur. Please watch for future notifications about this new and updated service. It will allow access to all accounts in which members are joint including loans plus other new features. Here's to many more years of serving you!

Financial new year's resolutions and tips:

- Remember the difference between "needs" and "wants"
- Write out all your expenses and see where you can cut/lower costs
- Create ways to make extra money
 - Be proactive in preventing debt
 - Give homemade gifts
 - Pack your lunch for work
 - Put loose change in a jar and count at the end of the year
 - Eliminate unnecessary driving and plan ahead to get the most from your gas
- Look back on 2011 finances and form a plan for 2012!



**A
Holiday Poem
Just For
You!**



**Fireplaces have been
adorned with stockings,
decorations everywhere!
The kitchen smelled of cookies
with seasonal music in the air.
There was so much to do
during the time to hustle,
You wrote your to-do list
and joined the bustle.
Feeling overwhelmed from all the
holiday spending?
The parties and gifts kept your
account balance pending.
From friends and family and
all those you hold dear,
the wishlist kept growing with
toys and the latest gear.**



**Don't let the
festivities
steal your
holiday cheer!
With loans and
credit cards,
we can help you
happily bring in
the new year!**

**Here's to
a new year
of smart
spending!**

You can check your account online anytime, anywhere!
www.agccu.org
Call us today to sign up for online banking!

A great way to stay on top of your finances is by being proactive and opening a Christmas club account. Throughout the year, you can save money easily for Christmas spending and avoid being overwhelmed! The funds are dispersed the beginning of October. We'll set everything up for you, it's quick and easy! Come in and see us today!

As members of AGC Credit Union, you are our #1 priority. Let us set you up for success in 2012 by reducing your debt load. Do you have a high interest rate credit card? With AGCCU, you can apply for a VISA credit card with a low rate and transfer that balance.* Our VISA cards have no transfer fees, no annual fees and no cash advance fees. You can pay your credit card bill online or at the credit union. Need a "Fresh Start" for 2012 by consolidating other bills? Let AGCCU reduce that debt by applying for a consolidation loan* TODAY! Our rates are competitive and you can pay weekly, bi-weekly, semi-monthly or monthly. You can have it directly transferred from your account. Stop in and see one of our loan officers today for a VISA credit card, consolidation loan or both! Make that "Fresh Start" today! Make 2012 your best year yet!!



Ride into the 2012 year in style with a new car! Whether you're wanting a sports car or minivan, with AGCCU's car loans you can make that new year's resolution a reality! The sooner you come in and apply, the sooner you'll be behind the wheel in your new car! Get your pre-approved auto loan NOW! Save yourself time and the hassle of dealing with the finance department at the dealership. Know you have been approved for that car before you step onto the car lot!*

Some of the services that we offer:

- Credit cards / Debit cards
- Auto / Signature / Secured loans
- Mortgage loans / RV loans
- CD's / Money Market / IRA's
- Safe deposit boxes / Night deposit
- Free notary services / Online banking
- VISA gift card / VISA travel card
- Overdraft protection / Cashier checks
- U.S. Savings Bonds / Money orders
- NADA auto pricing

We will be closed for the following holiday schedule:



**April 6, 2012
for Good Friday
in observance
of Easter**

We hope everyone has had a wonderful start to the new year!

*All loans are subject to approval. Some restrictions may apply.

Don't forget to attend the 80th Annual Meeting at Kingsport Civic Auditorium on March 22, 2012 at 6 p.m.!



Questions or Comments?

**We would love to hear from you!
Please Contact Us At:
P.O. Box 3526
Kingsport, TN 37664**

**Kingsport Office:
Monday - Thursday
7 a.m. - 5 p.m.
Friday 7 a.m. - 6 p.m.
Ph.# (423)229-7335
Fax# (423)378-3928
A.R.T. Telephone Hotline
(877)234-6390**

**Greenland Office
Monday - Friday
6:45 a.m. - 3:15 p.m.
Closed for lunch 11:30-12
Ph# (423)357-2474
Fax# (423)357-2444**

**Visit us on the web
www.agccu.org
or
email us at
agcinfo@agccu.org**

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 Government Agency