



April 2010 • Holston Methodist Federal Credit Union
SHARE TO SHARE

Find your account number hidden in this newsletter and call us to win \$25!

What's New at HMFCU?

Let your child's GPA earn the APY** when you buy a \$1,000.00 share certificate. For example, for a 3.9 GPA, the annual percentage rate for a six month term certificate will be 3.9%*!

Smart Start Scholarship

Applications for one of two \$500.00 scholarships will be accepted through April 30, 2010. See our website for more details!

MasterCard

Apply for a new MasterCard and enjoy a low 7.9% APR* balance transfer until 820320 paid off.

Youth Week

Please visit our website and see all the exciting events taking place during youth week at our office!

Welcome

Sabine McNulty and
Jennifer White
to our
Member Service
Department!

Youth Credit Card

Help your teen build good credit by giving him/her a credit card. Sound scary? It doesn't have to be! With a \$100 credit limit, your teenager can learn responsible spending and bill paying habits. Paying off the balance every month will build good credit, so when your child is ready to purchase his/her first home, better mortgage rates will be available.

HMFCU Supports Alzheimer's

We are determined to make a difference in the fight against Alzheimer's disease. By participating in the 2010 Alzheimer's Association Memory Walk®, we are committed to raising awareness and funds for Alzheimer's research, care and support. You can help us by making a donation to our team. Please see our website at www.hmfcu.org and follow the link "HMFCU supports Alzheimer's."

*APR=annual percentage rate
**APY=annual percentage yield

Win a Night on the Town

Refer a member who opens a savings and checking account **PLUS** signs up for direct deposit. You and the referred member will be entered into a drawing for two nights on the town **AND** the credit union makes your first deposit -- a \$25.00 value!

Visa Pre-Paid Gift Cards

With Mother's Day, High School and College Graduations coming up, purchase a Pre-Paid Visa gift card... Makes the perfect gift!

Jump Start Your Savings!

Jump start your savings this year by depositing your income tax return refund check into your credit union savings account. Then to keep it going all year, arrange for payroll deduction each pay period to "fuel your account!" HMFCU's Emergency Fund Account pays you to SAVE!

New Auto Loan

Our new car loan rate is as low as 3.49%*. See our website for more information!

800.782.9257 www.hmfcu.org 865.558.3117

**Holiday Closing:
Good Friday,
April 2**

**Welcome to all the Select
Employee Groups (SEG)
that have joined us!**

- Air Reliant Services, LLC
- Advanced Office Systems
- AVS Design Concepts
- Back Yard Burger of Knoxville
- Chick-Fil-A
- Denise Taylor Cleaning Service
- Doug Hamm AllState Agency
- Four Seasons Ground Management
- ISI Insurance Systems, Inc.
- Knoxville Oral & Maxillofacial Surgery, PC
- PTS Office Automation
- Realty Executive
- St. Andrews Center, Chattanooga
- Southeast Title and Escrow, LLC
- Summit Mortgage

**Don't Miss the
Contribution Deadline
for your 2009 IRA**

Money has been tight for many people this year, but don't make the mistake of skimping on your IRA contribution. Even if you have other uses for your funds that may seem more urgent, making that contribution now can make a big difference in the long run. If you miss the April 15, 2010 deadline for this year, you will not be allowed to make up the lost contribution later on.

Contribution limits for 2009:
Age 49 and under - \$5,000
Age 50 and older - \$6,000

Don't have an IRA? You still have time to set one up before the 2009 deadline! Call us at 800-782-9257 and we will help you set up the right IRA to secure your financial future.



**Classic Club Plus
Checking Account**

Enjoy over \$2,440 annually in benefits with the Classic Club Plus Checking Account for only \$6 if you are over 50 and \$8 if you are under 50!

Enjoy the following: 792930

- **\$40 cash back per year**
- **1 vacation per household per year**
- **Free Bill Pay**
- **Free CU@HOME**
- **Free Audio Response**
- **Free E-Statements**
- **Free Direct Deposit**
- **Free Health Benefits**
- **Free Financial Counseling**
- **Free ATM withdrawals over 40,000 locations**
- **Free VISA Debit Card**



Become a Classic Club member and let HMFCU pay for your next vacation! Visit our website for details.

Members Say it Best!

“Everyone has been touched or knows someone who has been affected by Alzheimer’s disease. The disease attacks the brain and is the most common form of dementia. I have seen my mother and father slip away because of a related dementia. When Alzheimer’s disease touches someone close to you, it is a natural want to honor or remember them in a special way. Join HMFCU in speaking up for the needs and rights of people with Alzheimer’s and their families. It is very important to let people know they are not alone in this fight. Let’s create a world without Alzheimer’s for our children.”

-Susan Yanno