

The Teller



Coloring/Pumpkin Carving Contest

Pumpkin Carving Contest

Grand Prize—\$100 cash

Runner Up—2 Combo Tickets to the TN Aquarium/IMAX

Most Original—\$20 Olive Garden Gift Card

Collegedale Credit Union Members are invited to bring their prize carved pumpkins to the credit union on October 25 before 4 pm to enter the contest. To enter your carved pumpkin please register

with the receptionist in the lobby. The judging will take place at 5 pm.



Kids Coloring Contest

First Prize—\$25 cash

Runner Up—2 Tickets to the Creative Discovery Museum

Beginning October 1 you can come to the CCU to pick up your coloring page to color for our Coloring Contest. Get a picture from one of our tellers. Use your creativity to color the picture then turn it in to one of the tellers by October 24. We can't wait to see what you can do!

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Congratulations to our lobby promotion winners:

- **Valentines Day Basket**—Weston Babbitt
- **Mothers Day Tea Tray**—Derek Morris
- **Fathers Day Tool Chest**—Jeff Green
- **July 4 Picnic Set**—Clint Shattle
- **July 4 Kids Chair**—Benjamin Williams
- **July 4 Watermelons**—Darwin Ayscue, Caroline Christensen, Sheila Coleman, Rogers Crase, Ganoune Diop, Earl Evans, Krystal Garza, Obed Hernandez, Charles Hildreth, Shelly Lake, Sharon Lucas, Matt Nafie, Celine Penumal, Gus Santos, Margie Schleenbaker, Caroline Smith, Fidel Velasquez, Melinda Wilson, Mary Zeigler

Support For New York—Coins Available Oct. 22

100% of Profits from sales of World Trade Center Medallion are donated to the American Red Cross

The people of the United States have come together as never before. In an overwhelming display of patriotism, U.S. citizens are rallying behind the President and offering their prayers, their time, their blood and their money to combat the terrorism that shocked our nation on 09/11/01.

CCU will be selling a silver "God Bless America" medallion depicting the New

York skyline with the twin towers prior to the disaster.

Show Your Support!

World Trade Center Medallion

Available October 22

\$14.50

A U.S. flag with words "Land of the Free, September 11, 2001" and "One Nation Under God, Indivisible, With Liberty and Justice For All" is on the reverse. 100% of the profits will be donated to the American Red Cross.

The one oz .999 fine silver medallion is protected in a capsule displayed in a leatherette jewelry box and accompanied by a certificate of authenticity.



10 Questions That Can Turn Off an Investment Swindler

The first line of defense against investment fraud is your inalienable right to ask questions and—until you get the right answers—to say “No.” And mean no.

One difference between a reputable investment firm and a swindler is that reputable firms encourages you to ask questions, to obtain as much information as possible, to clearly understand the risks involved, and to be entirely comfortable with any investment decision you make. The only thing a swindler wants is your money. These are some of the questions that swindlers don’t like to hear:

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| <ol style="list-style-type: none"> 1. Where did you get my name? 2. What risks are involved in the proposed investments? 3. Can you send me a written explanation of your investment so I can consider it at my leisure? 4. Would you mind explaining your investment proposal to some third party, | <ol style="list-style-type: none"> such as my attorney, accountant, investment advisor or banker? 5. Can you give me the names of your firm’s principals and officers? 6. Can you provide references? 7. Do you have any documents such as a prospectus or risk disclosure | <ol style="list-style-type: none"> statement that you can provide? 8. How long has your company been in business? 9. How much of my money would go for commissions, management fees and the like? 10. How can I liquidate (i.e., sell the item I’d be investing in) if and when I decide I want my money? |
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Win a Magic Moment During the Holiday Season

“Use your VISA Credit/Debit card for a chance to win a Magic Moment!”

This holiday season as you are buzzing about don’t forget to use your Collegedale Credit Union VISA Credit/Debit card. Each day between November 18 and December 26, 2001, there will be a randomly selected one-second “magic moment” when VISA card purchases are free—regardless of the amount.

That means if you are using your VISA card to pay for a purchase at the same time as the magic moment for that day, your purchase will be free—no matter how large. Winning purchase amounts of \$599.99 and less will be credited on your next statement. Winning purchase amounts of \$600 and more will be issued as a check.

This holiday season the card that gives you more, also gives you a chance to win. No matter what you buy use your Collegedale Credit Union VISA Credit/Debit card for a chance to win a Magic Moment!

If you would like to apply for a VISA Credit or Debit card call us at 423-396-2101.

Product Updates

Share Dividend Balances

The Regular Share Draft account now pays dividends on balances above \$2,500. The Direct Deposit and Business Share Drafts pay dividends on balances above \$1,000.

Student Accounts

Student Share Draft Accounts

now have a \$1 monthly fee.

Term Notes

There is now a \$15 prepaid finance fee on all Term Notes. The Term Note late fee is now \$35 when a payment is 10 days past due.

Share Draft Fees

The new NSF Return fee is \$26. The NSF Paid Check fee

is \$25.

Online Banking

Virtual Branch Bill Pay is available free for the first three months and then has a \$5.95 monthly fee. Virtual Branch Home Banking is free.

Check Reorder

You can now reorder your Liberty checks at our website,

Save a little . . . Get a lot!

By setting a plan of action to save a little each week, you can get the things you need – even if you say “I can’t save on what I make.” We’re here to help you bridge the gap between “can’t and can.” In fact, Collegedale Credit Union is participating in a test campaign to raise the awareness of the need to save. We’re excited to introduce the Plan it. Save 4 it. Savings program that will help you save more each week.

The *Plan it. Save 4 it.* Savings effort is designed to help members create more savings than they currently have today,” said Randy White, manager of Collegedale Credit Union. “Helping improve the savings rates among our members is important to us, since nationally the savings rate has declined to near zero as of 1998 and in the past five-year period, consumers nationally saved only 4.2% of their income,” White added.

This lack of saving has left a majority of Americans unprepared for daily emergencies and future needs ranging from auto purchases, home repairs, college education, and even retirement. And when their limited savings can’t meet their needs, many turn to payday lenders, check cashing outlets, title loan shops, and pawnshops.

Credit unions can help you avoid these high-priced alternative financial services that only further drain resources—efforts like *Plan it. Save 4 it.* Can help you:

- Break the cycle of living paycheck-to-paycheck.
- Create a more secure future.
- Combat expensive check cashers
- Reach goals of home ownership, run-

ning a business, education, retirement and more.

If you’re savings “challenged,” we’ve got four simple steps to help you jumpstart your savings habits.

1. Plan It! Choose a goal—everyone needs one as motivation for their savings efforts.
2. Set a plan for paying off credit card and other debts.
3. With our guidance, select savings plans that are right for you.
4. Start Saving to build your financial independence!

Collegedale Credit Union offers the following savings products.

- Regular Share
- Student Direct Deposit Share
- Christmas Club Account
- Special Savings Account

To help you learn more, we have information on our Web site, www.collegedale.org. Look for *Plan it. Save 4 it.* on our home page. You’ll find debt reduction and budget planning tips, as well as links to calculators that can help you set savings goals for the things you need. A few of the calculators included are “Should I pay off debt or save?” “What’s it worth to cut back on my spending?” and “What will my car payment be?”

To learn about which savings product is best for you, please contact Member Service at 423-396-2101 or ccu@collegedale.org. We’ll work together to help you save a little . . . get a lot!



“We’re excited to introduce the Plan it. Save 4 it. savings program that will help you save more each week.”

How Your Money Can Grow
Savings Based On \$10 Monthly Deposit
Percent Interest

Length of De-	2%	4%	6%	8%	10%
1 year	\$121.11	122.22	123.36	124.50	\$125.65
5 years	630.47	662.99	697.70	734.77	774.37
10 years	1,327.20	1,472.50	1,638.79	1,829.46	2,048.45
15 years	2,097.13	2,460.90	2,908.19	3,460.38	4,144.70
20 years	\$2,947.97	3,667.75	4,620.41	5,890.20	\$7,593.69

Dollar amounts are compounded monthly.



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Personal, Professional
Service Since 1952



New Employees

Julie Doughty—Julie has worked at CCU since May as a teller. In August, she was welcomed to the Marketing Department to assist with research.

Abigail Maldonado—Abby joined us in August from Puerto Rico. She is a delightful addition to our teller staff and is also serving as an operations assistant.

Departing Employees

Wendy Byard—After four years of working at CCU, Wendy became a fixture as a teller on Sundays. She was one of the most willing employees we have ever had. Wendy left us in August to pursue her career in nursing. We wish her the best!

Upcoming Events:

- **October 25—Pumpkin/Coloring Contest**
- **November—Cookie Month (Every Thursday)**
- **December—Biltmore Ticket Giveaway**

We Will Be CLOSED:

- November 22—Thanksgiving**
- December 23—Sunday**
- December 25—Christmas Day**
- January 1—New Years Day**

Special Offers for Members

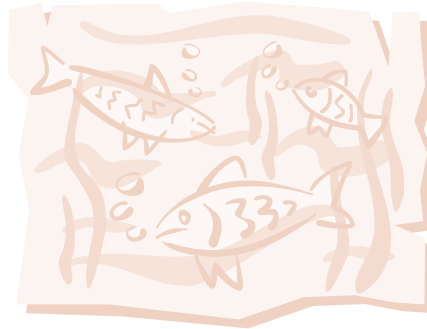
Biltmore Tickets

Revel in the wonders of a golden autumn at Biltmore Estate in the Blue Ridge Mountains. Michaelmas: an English Harvest Fair is a celebration each fall which includes crafts, costumed actors, as well as English and Celtic folk music, theater, and dance.

The new Biltmore Estate Inn is now open. Learn more about Biltmore at www.biltmore.com. Visit www.collegedale.org for discount ticket information or call CCU at 423-396-2101.

Area Attraction Tickets

In addition to Biltmore tickets, CCU has just added a new perk for our members. You can now purchase discount tickets at CCU for the following local attractions:



Ask a teller about discount tickets to the TN Aquarium.

- TN Aquarium
- IMAX Theater
- Aquarium/IMAX Combo
- Creative Discovery Museum

More information about these locations and ticket prices can be found on our website at

www.collegedale.org or by calling CCU at 423-396-2101.

State Quarters

CCU now offers the 13 Colony Collection for \$20. This set includes a 16 page booklet in full color that contains a brief history of the original 13 colonies, the original flags of the United States, the Star Spangled banner and

other valuable information.

All of the 13 colony quarters are from the Denver Mint.

Coins are enclosed in clear plastic clamshells for long lasting protection. The set also includes a folio/folder.

Please call us if you have any questions 423-396-2101.

Just a Reminder!

We're open for teller transactions on Sundays from 11-2 pm. Our drive-thru is not open on Sundays.

Our Member Service, Loan, Collection, and Accounting departments offer services Monday thru Friday.