



## “FTCU FIGURES”

Assets	\$85,664,400
Loans	\$47,067,496
Deposits	\$73,855,331
Members	10,699
Figures as of May 31, 2011	

### LAST DECLARED DIVIDENDS & ANNUAL PERCENTAGE YIELDS

SHARE ACCOUNT	RATE	APY
\$5,000.01 +	0.35%	0.35%
\$250.01-\$5,000	0.25%	0.25%
\$49.99-\$250.00	0.15%	0.15%
<u>MINOR ACCOUNT</u> (Under 18 years old)		
\$5.00-\$250.01	0.25%	0.25%
<u>CLUB ACCOUNT</u>		
\$5.00-\$250.01	0.25%	0.25%
<u>MONEY MARKET ACCOUNT</u>		
\$2,500—\$9,999.99	0.45%	0.45%
\$10,000—\$24,999.99	0.55%	0.55%
\$25,000—\$49,999.99	0.60%	0.60%
\$50,000—\$99,999.99	0.65%	0.65%
\$100,000 and Over	0.70%	0.70%
<u>SHARE DRAFT ACCOUNT</u> with average balance		
over \$500.00	0.15%	0.15%

### Self Service Options... Made Easy!!



#### Express Line Teller (404)468-3459

Our 24-hour telephone response system is a terrific time saver for you. It allows you to check your account balances and transact business with just the touch of a button. You can make payments, transfers, or get up to the minute account information.

#### Netbranch (Online Banking) www.ftcu.com

Access your account 24 hours a day / 7 days a week for balance inquiries, transaction history, transfers, financial calculators, loan applications, and more.

### QUARTER BEGINNING 7/1/2011

#### CERTIFICATE OF DEPOSIT

Term	Rate*	APY
Six month	0.55%	0.55%
Twelve month	0.75%	0.75%
Twelve mo. over \$50,000	0.80%	0.80%
Two year	1.15%	1.15%
Two year over \$50,000	1.20%	1.21%

#### IRA CERTIFICATE OF DEPOSIT

Same as the certificates of deposit above.

\*Certificate rates subject to change without notice

#### IRA SHARE ACCOUNT

Balance	Rate	APY
100,000 +	0.80%	0.80%
Up to \$100,000	0.65%	0.65%

#### Summer Operating Hours

May 31 - August 5  
Monday-Friday 9am-4pm  
Saturday 9am-12pm

#### Normal Operating Hours

Beginning August 8  
Monday-Friday 9am-5pm  
Saturday 9am-12pm

#### Holiday Schedule

Our offices will be closed for  
Labor Day: September 3 & 5

### Board of Directors

Lawson Sayer  
Frances McKibben  
Carylon Brown  
Larry Brown  
Rosa Durrah  
Marvin Reddish  
Monique Bonner  
Patricia McBurnett  
John Anderson  
David Helton

### Employees South Office

Stephen Smith  
Jim Helms  
Walter Merkle  
Karen Watkins  
Vanessa Wright  
Kimberly Echols  
Pat Bush  
Debbie Whitmire  
Wanda Norman  
Renee Johns  
Ashley Morley  
Rhanda Garcia  
Wayne Pike  
Stephanie Binion  
Connie Martin  
Claudia Fonseca  
Lynne Evans

### North Office

Louis Kennedy  
Danita Caudle  
Lynda Miller  
Carl Blouin  
Mimi Frankish  
Jolie Thomas  
Darlene Murray  
Brandy Butler  
Donna Sexton

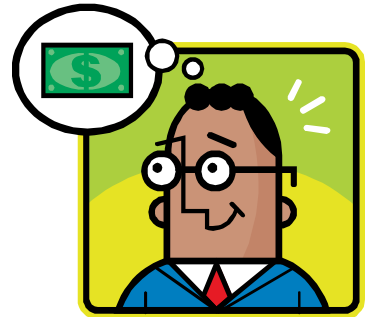
## NEWSWORTHY

### Spend the day at Six Flags over Georgia!

FTCU members receive discounted pricing for tickets to Six Flags and Six Flags White Water. This year we even offer a discount on an exclusive dual park ticket that gives members access to both parks!

See the discount matrix below on ticket prices for Six Flags and Dual Park:

	Day Pass	Season Pass	Dual Park
Regular Price	\$49.99	\$79.99	\$86.99
FTCU Price	\$32.00	\$60.00	\$42.00
Savings	\$17.99	19.99	\$44.99



### Take the family to see the Biltmore Estate!

Biltmore is a unique 8,000-acre estate nestled in the scenic Blue Ridge Mountains of Western North Carolina. It's the perfect destination for an overnight getaway or a day trip. FTCU members receive discounts on tickets just for being a part of our Credit Union family.

Call Biltmore toll-free at (866)851-4661

or visit [www.biltmore.com/myftcu](http://www.biltmore.com/myftcu) for more details

## Boosting Your Credit Score

The higher the score, the better the rates and savings.

#### 1. Get the Skinny.

Check out [www.annualcreditreport.com](http://www.annualcreditreport.com) for a **FREE** credit report once every 12 months. You get access to the report from all three bureaus: Equifax, Experian and TransUnion. When you get your reports, you can still check the reports for errors and discrepancies. Ensure that all personal information is updated and accurate.

#### 2. Pay the bills on time, EVERY time.

Payment history is the biggest factor in your scores, counting for 35% of your FICO score and 32% of your Vantage Score. So paying your bills on time can be a big score booster. Have trouble remembering when bills are due? Set up automatic bill pay through our free on-line bill payment services or set reminders in your calendar or phone.

#### 3. Use available credit sparingly:

The second biggest influence on your score is your credit-utilization ratio. Maxing out your credit cards is a big no-no, even if you pay them off every month. By the same token, canceling a card could be just as harmful. Its important to show that you can use credit responsibly. "High Achievers", those with credit scorers of 760 or more, use 7% of their available credit each month, on average.

