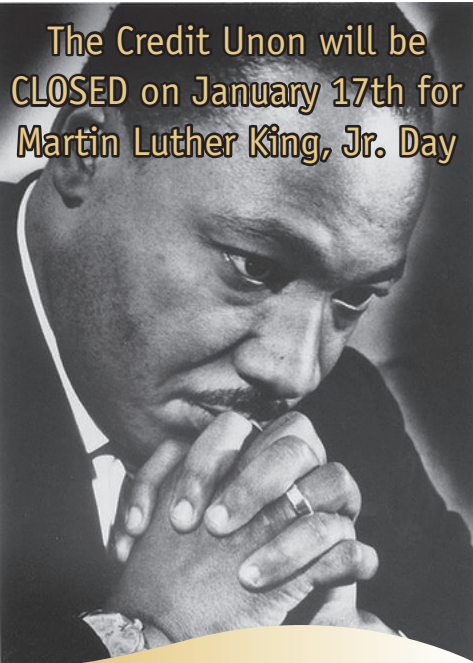


# Interest



## Happy New Year!!



The Credit Union will be **CLOSED** on January 17th for **Martin Luther King, Jr. Day**

### Election of Board Members

If you would like to serve on our Board of Directors, or would like to nominate someone, please contact the credit union before January 22, 2011 with your nomination. Your selection will be passed on to the nominating committee. No nominations will be taken after the deadline. Be sure to attend our next Annual Meeting, to be held February 24th at Bradley Central High School cafeteria, beginning at 4 PM, and cast your vote.



The day before Veterans Day, Abe Sarmiento walked back into the credit union after serving his military term in Afghanistan. Most of our members remember

### Welcome Home

The day before Veterans Day, Abe Sarmiento walked back into the credit union after serving his military term in Afghanistan. Most of our members remember



Abe's smiling face working at the drive thru window, and many have asked about him since he left. His service to America called him into active duty in May 2009, as a Chaplain in the United States Army. He was stationed in Savannah, Georgia while awaiting his deployment overseas. After a year working in Afghanistan, he has been transferred back to the states. He and his wife Linda will be stationed in Savannah while he continues his service to God and the United States of America.

Cleveland/Bradley County Teachers Federal Credit Union  
P.O. Box 4168  
Cleveland TN 37320-4168  
Phone: (423) 479-6392  
Fax (423) 476-5262  
Email: info@cbctfcu.com  
www.cbctfcu.com

#### Employees:

- Leslie Sims, CEO/Manager
- Nancy Trotter, Bookkeeping Spc.
- Karen Gladson, Loan Manager
- Susan Hartsell, Head Teller/MSR
- Janice Hughes, Marketing Director
- Debbie Maxwell, Loan Officer
- Melissa Johnson, Member Svc. Rep
- Martha Brown, Loss Prevention Mgr.

Office Hours:  
Monday-Friday  
9:00 am - 5:00 pm



# Loan Rates



Rates will be quoted and advertised using the base rate, however you may be offered a lower or higher rate depending on your credit history.

All Rates subject to change  
Call for current rate information

SHARE SECURED 2.15 %  
UNSECURED starting at 8.50 %  
POP LOAN Line of Credit 48 mos. 13.00 %

### NEW CARS, TRUCKS, VANS

90-100% of actual purchase price. Never been titled and has less than 15,000 miles

Starting at 4.50% depending on your credit score and length of time to finance.

### NEW CAMPERS, TRAILERS, MOTOR HOMES

70%-80% of NADA Average Retail or Purchase Price (whichever is less) depending on credit score

Starting at 6.00% depending on your credit score and length of time to finance.

### USED CARS, TRUCKS, VANS

90-100% of NADA Average Retail on Purchase Price (whichever is less) Has been titled or has more than 15,000 miles

Starting at 4.75% depending on your credit score and length of time to finance.

### FIRST MORTGAGE (Fixed)

70%-80% of appraised value or purchase price (whichever is less)

Starting at 4.50% depending on your credit score and length of time to finance.

HOME EQUITY (Variable) 70-80% of equity  
Up to 15 Years 5.00%

### FREE ATM LOCATIONS

420 Central Ave NW, Cleveland, TN  
Cleveland State CC Student Center, Cleveland  
Both Wal-marts, by the gas pumps, Cleveland  
BECU - Bradley Commons, 125 Stuart Road  
Bowater CU - Calhoun & Cleveland, TN  
Athens BECU, 1112 Congress Pkwy  
Etowah BECU, 925 North Tennessee Ave  
Bowater Newsprint cafeteria  
Denso Manufacturing cafeteria

## 4th Quarter 2010 Savings Rates

	Annual Percentage	Annual Percentage
RATE	YIELD	
Regular Share Accounts	0.15%	0.15%
Share Draft Accounts	0.10%	0.10%
Christmas Club	0.40%	0.40%
IRA Accumulations	1.00%	1.00%



Invest in America   
CU Member Rewards Program  
[www.lovemycreditunion.org](http://www.lovemycreditunion.org)

Teachers Credit Union members get exclusive discounts on GM vehicles. Thanks to our partnership with Invest in America, CBCTFCU has two ways for our members to save on a new vehicle. First, GM is offering valuable discounts on most new vehicles. Depending on which vehicle you choose, you could drive away saving thousands of dollars! Second, our members can save big with great low loan rates when you finance your new vehicle through our credit union. Just visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) to get the details on GM's terrific offers. Follow the links to learn how to get your discount. Saving is that simple.

Visit the local Sprint Store, located at 2334 Keith Street, Cleveland for all your Sprint needs. Ask for Bob Kirkpatrick and get a 30% discount off accessories, plus your discount for being a credit union member!

# Sprint



## Loan Protection / Life Insurance

Cleveland Bradley County Teachers Federal Credit Union is committed to offering our members the best service possible. In order to continue to meet this commitment, we are offering some choices to help better manage our expenses and align services with your needs.

Over the years, our credit union has provided valuable Loan Protection Insurance on eligible member loans at no direct cost to you. After careful consideration of all the factors involved, on January 31, 2010, (a year ago) all coverage provided by the Loan Protection policy was canceled. We have taken steps to make quality alternative insurance protection available to you with MEMBER'S CHOICE™ Credit Life Insurance through CUNA Mutual Group. This insurance provides protection in case of the member's disability or death. If you have an existing loan that you believe has insurance coverage, call the credit union to double-check. If it is not covered, you can come in and sign up for insurance coverage for your loan. The small monthly premiums will be added into your loan payments. However, all eligibility requirements must be met at the time coverage is applied for.

If you have any questions regarding this offer, please contact Karen or Debbie at our credit union office.

The insurance sold through CUNA Mutual Insurance Society is not a deposit and is not federally insured or guaranteed by your credit union.

## Safe Deposit Boxes

We currently have a variety of safe deposit boxes available. A safe deposit box is a secure place to store any personal items, important documents, and valuables that would be difficult or impossible to replace if lost or destroyed.

Our safe deposit boxes come in a variety of sizes and are very affordable. The 3x5 is \$20 per year. The 3x10 is \$33, the 5x10 is \$55, and the 10x10 is \$90 per year. If you already have your safe deposit box, January is the month when the fees are due.

For information on how you can have your very own safe deposit box, call Susan Hartsell at the credit union at 479-6392.





## PRIVACY POLICY

Rev. 10/2010

### FACTS

#### WHAT DOES Cleveland Bradley County Teachers Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and name, address, assets and income.
- Account balance and payment history, parties to transactions, credit card usage.
- credit worthiness and information received from a consumer-reporting agency.

When you are *no longer* our customer, we continue to share your information as described in this notice.

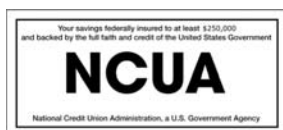
#### How?

All financial companies need to share **member's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **member's** personal information; the reasons CBC Teachers FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CBCTFCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	YES	YES
<b>For nonaffiliates to market to you</b>	NO	NOT SHARED

#### Questions?

Call 423-479-6392 or go to [www.cbctfcu.com](http://www.cbctfcu.com)



## Who we are

Who is providing this notice?

Cleveland Bradley County Teachers Federal Credit Union

## What we do

How does **CBCTFCU** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **CBCTFCU** collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- register for online services or apply for a debit card
- apply for a credit card.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Volunteer Corporate Credit Union; NCUA; Auditors*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *credit card companies, check printing services, title companies, real estate appraisers, and insurance services; employers for payroll or direct deposit; mail service providers, and the IRS.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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## Other important information

We only share personal information necessary in order to verify existence and condition of your account for a credit bureau or merchant inquiry; when we partner with other businesses to offer a broader array of products and services; and if you give us your written permission. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.