



February 2018 * Issue 1, Vol 59

Common Cents

Unify Your Goals, Unify Your Family, Unify Your Life.

All Members Are Invited To 2018 Annual Meeting Thursday, March 8, 2018 at 5 pm Benjamin L. Hooks Library, 3030 Poplar

At the annual meeting, an election will be held to fill three vacant positions on the Board of Directors for the Shelby County Federal Credit Union. The Nominating Committee has nominated Dolly Bugg, Teresa Mason and F. Warren Young as candidates for these positions. A brief statement of the qualifications and biographical data for each candidate is included to the right. The nominees are agreeable to being nominated and will accept office if elected.

The election at the annual meeting will not be conducted by ballot and there will be no nominations from the floor when the number

DOLLY BUGG is a long time Credit Union member and has actually worked at the Credit Union. She is also former employee of Shelby County Government. She has served on the Credit Union for several terms and brings with her many years of hands on experience in credit, loans, and collections.

TERESA MASON is a long time member of the Credit Union and a former employee of Shelby County Government. She previously served on the Supervisory Committee before being appointed to the Board in 2010. Ms. Wynn has served on the Board for several years helping to guide the Credit Union into the future.

F. WARREN YOUNG is a long time member of the Credit Union and has served on the Board of Directors in the past. Mr. Young is retired from the Criminal Court Clerk's office as Director of Finance. His goal of being on the Board is to lend an experienced, conservative voice to the Board and its members.

Shelby County
Federal Credit Union
Routing Number:
284085197

BOARD OF DIRECTORS

- Lisa Wimberly, Chairman
- Ray Sides, Vice Chair
- David Pontius, Treasurer
- Dolly Bugg, Secretary
- Mary Jane Bevill, Director
- Jerome Carr, Director
- Teresa Mason, Director
- Gordon Neighbours, Director
- Bobby Simmons, Director



March Into a Lower Auto Rate!

Refinance your auto loan and we'll beat your existing rate by at least 1%!

Rate to not go lower than 2%.
Terms up to 72 months.

Standard credit qualifications apply.

Bank anytime, anywhere with our free, convenient online banking. Not signed up yet? It's easy! Just visit ShelbyCountyCU.com and click on My Online Banking to sign up! You'll be able to make transactions, pay bills, check balances and more from any device.

Your savings federal insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Get closer to financial freedom with our...

Debt Consolidation Loan

Our unsecured loan allows you to pay off non-credit union debt!

Our promotion through March 31, 2018 will help members get 2% off the current rate based on your credit score.

HOW DO I SIGN UP FOR E-STATEMENTS?

- Go to **ShelbyCountyCU.com**
- Click **My Internet Banking Teller**
- If you already have a online banking account, simply click **E-Statement Only***
- If you are new to online banking, click **New User** to ceate an account, then click **E-Statements Only***

** Please click E-Statement Only (do not click Paper and E-Statements or you will still receive paper statements)*

BENEFITS OF E-STATEMENTS:

- E-statements are more secure than paper statements which can be easily stolen from trash or recycling bins.
- You can access previous statements anytime from your computer.
- E-statements can be downloaded and printed, or stored on your computer.

Have You Checked Your Credit Report Lately?

Did you know you have the right to check your credit report each year for free? The Fair and Accurate Credit Transaction Act gives all Americans the right to check their credit report annually for free at www.annualcredit-report.com or call (877) 322-8228.

Stressed About Debt? You're Not Alone.

Millions of Americans are suffering from anxiety and depression because they are having difficulty paying their financial obligations. As you make important steps to change your financial habits, take some of the strain off your shoulders.

Talk about it. You'll quickly find that there are many others going through the same issues you are and that can provide great relief.

Confront the problem head on by talking to financial advisors, working with debt collectors, and developing a smart plan for your future.

Remember your blessings like your health, family, friends and the positive things in your life. You'll get through your financial problems ... don't forget your blessings as you figure it out.

Downtown Main Branch

150 Washington, 3rd Floor, 222-1900

Sycamore View

1160 Sycamore View, 377-8929

For information about shared branches, ATM locations, online applications and financial resources, visit

ShelbyCountyCU.com