

Interest



We will be **CLOSED** on Monday, May 30th, for Memorial Day

Cleveland/Bradley County Teachers Federal Credit Union
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Cleveland TN 37320-4168
Phone: (423) 479-6392
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www.cbctfcu.com

Employees:

Leslie Sims, CEO/Manager
Nancy Trotter, Bookkeeper
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/MSR

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



RV LOAN SPECIAL ~ 100% FINANCING

During the months of May and June, members can take advantage of our annual Spring Loan Special. This special includes **100% financing** on recreational vehicles, which includes motorcycles, boats, jet skis, campers, and motorhomes. Members can borrow **100%** of the item's value and get 2.25% off their interest rate!

That's right! 2.25% off !!

Whether your idea of "recreation" is family, friends and fun, or simply getting away by yourself with the breeze in your face, we have the financing to make it all possible!

So if you've been thinking about a new motorcycle, boat, camper or motorhome, come on down to the Teachers Credit Union, qualify with one of our friendly loan officers, and get the financing to make those dreams come true.



VACATION LOAN ~ May 1 - June 30

You've worked hard all year, and been cooped up all winter. Now that the weather is beautiful, and school's nearly out, it's time to take a break and get away for some rest, relaxation, fun, and excitement.



Between May 1st and June 30th, members can take advantage of some great rates for Vacation Loans! The credit union is offering \$1,000 with 10 monthly payments, at only 6% interest.

Whether your vacation involves theme parks, camping, or luxury hotels, or some other adventure, there's plenty of spring and summer yet to come.

Stop in today and see Debbie or Karen.

They will be happy to process your loan request. In most cases, you could be approved and have the funds the same day, so go ahead, get out and play!

Overdraft Privilege

If you "Opted-In" to Overdraft Privilege last year, or when you opened a new checking account since then, you now have overdraft protection on your checks, automatic payments, and everyday debit card transactions. That means that if you swipe your debit card and you don't have enough money in your account to cover the cost of the transaction, your transaction will be approved to our ODP limits, your account will be allowed to go into the negative, and you will be charged a \$20 fee.

This service is designed to help members in times of need - buying groceries, paying for a prescription, purchasing gas, etc.

If you haven't already opted-in to ODP, we recommend you do so now. You can either come into the office, or opt-in with our form online, at www.cbctfcu.com. We always recommend that you keep careful track of your balance so that you don't use ODP service unintentionally.

Loan Rates



All Rates subject to change.
Call for current rate information.

SHARE SECURED 2.15 %
UNSECURED starting at 8.50 %

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)

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

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

2nd Quarter 2011 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	0.60%	0.60%

Happy Mothers Day! May 8th



Janice Hughes with her sisters and mother.



Happy Birthday
Susan Hartsell ~ May 13th



Happy CU Anniversary
Debbie Maxwell ~ 6 Years



Join us May 6-7 as we unite
with our community in the
battle to fight cancer.

Virtual Branch Improves

When you log in to Virtual Branch, you will now be able to view pending transactions on your accounts. This will give you a much more accurate balance.

More new features will soon be available. Members will be able to:

- Open a new member account online.
- Set up additional accounts, such as checking, Christmas club, etc.
- Request e-statements instead of having paper statements mailed.



In keeping up with technology, and everyone's on-the-go lifestyles, we are pleased to be able to offer these new free services. And we look forward to adding mobile banking services in the near future.