

Winter 2015

# MONEY TIPS



Tom Kane  
President/CEO

## A WORD FROM THE TOP

Talk about a great way to start the year.

Motorists everywhere suddenly are enjoying big savings at the pump. Meanwhile, 540 of our members recently reduced their payments by

refinancing their cars with us. That translated into \$13 million in vehicle loans and tens of thousands of dollars in reduced loan payments and in saved interest.

And, it gets better. Their first payment isn't even due until February – a full 90 days after refinancing. Talk about helping to stretch family finances during the holidays!

Now, on the leading edge of 2015, our New Year's resolution is to bring you more win-win lending and savings propositions in the coming months. New products...

improved pricing...fresh ways to help you make the most of your hard-earned money...that's our mission.

This winter, for example, we're putting a spotlight on debt consolidation through affordable personal loans and the low rates of our Visa credit cards, which are still free of balance transfer fees. Home buyers and members with home improvement projects can expect continued

low mortgage rates for the first half of 2015.

Speaking of home loans, we recently made changes in our mortgage program to help ensure the long-term financial health of your credit union. After much deliberation, we made the decision to sell some of our fixed-rate mortgages. This was a first for us, but the sale

will allow Fort Campbell Federal to better weather the arrival of rising rates later this year. For our members who were affected by the sale, all their loan terms remain the same. The only change is where they will send their monthly payment.

As always, we thank you for your patronage and your trust. You can rest assured we will continue to do everything in our power to bring you the sort of products, pricing, one-on-one service, and financial stability you deserve now and throughout 2015.

Tell your friends, family and neighbors that Fort Campbell Federal Credit Union is sharing their success with our member-owners and if they want to get in on the deal, all they have to do is move their banking relationship to Fort Campbell Federal Credit Union.

From all of us here at YOUR Credit Union, we wish you a Happy and Prosperous New Year.

New products,  
improved pricing,  
fresh ways to help  
you make the  
most of your  
hard-earned money...  
that's our mission.

## TAX TIME TIPS

Tax season is right around the corner, so now is the time to get ready and avoid last-minute stress.

### Organize Your Tax Records

Use several large envelopes or file folders to organize W-2s, 1099s, receipts, etc. If you'll be preparing your own return, gather the necessary forms and/or software. If you are using a professional tax preparer, ask for their electronic or paper-based organizer so you can get started.

### Speed Up Your Refund

Use tax preparation software, or go online to [www.irs.gov](http://www.irs.gov). With electronic filing, your refund will be directly deposited into your account in as little as 10-21 days, eliminating worries about lost or stolen checks.

### Consider an IRA

There's still time to contribute to an IRA (Individual Retirement Account) and deduct it from your 2014 taxes if you open an IRA or make contributions to an existing account before April 15, 2015\*. The maximum contribution for 2014 is \$5,500 for either the Traditional or Roth IRA.

Members 50 and over have the option to "catch up," with an additional contribution of up to \$1,000.\*

*\*Consult your tax advisor for details.*

### 1099s to be Mailed in January

Your 1099 from Fort Campbell Federal Credit Union will be mailed to you no later than January 31, 2015. To avoid a delay in receiving your 1099s, please make sure to keep your mailing address current.



## TURBO TAX

Save time and get your biggest tax refund with Turbo Tax. You'll get free live personalized tax advice, so you can get your taxes done right. Choose the version that fits your needs, from the free edition to business. Visit [www.fortcampbellfederal.org](http://www.fortcampbellfederal.org), and click on the Turbo Tax banner to get started.



## LOVE YOUR SAVINGS.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Fort Campbell Federal is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit Union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So, along with lower loan rates and fewer fees, here's another way you can save even more.

- ★ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ★ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ★ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ★ Save up to \$15 on TurboTax Federal tax products
- ★ Save on services for your home from ADT, DIRECTV, Allied, and more
- ★ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



# SIX \$2,000 SCHOLARSHIPS WILL BE AWARDED!

Fort Campbell Federal Credit Union cares about the education of our young members. For the sixth year in a row, the Credit Union will award six scholarships as an ongoing commitment to higher education. The Fort Campbell Federal Credit Union Scholarship Program was established to help student members pursue a post-secondary education toward an undergraduate or associates degree or trade certification.

## Eligibility Requirements\*

To be considered for a Fort Campbell Federal Credit Union Scholarship, the student must meet the following criteria:

1. Applicant must be the primary member of a Fort Campbell Federal Credit Union account and the account must be in good standing. Not yet a member? Simply print, fill out and bring the membership application located on our website with \$5 to one of our convenient branch locations. If you live out of the area, complete the online membership application and contact the Credit Union at 800.821.5891 to receive instructions for opening the account by mail.
2. Applicant must be a graduating high school senior and will attend an accredited college, university, community college or technical school, and be considered a full time student, as defined by the respective school. Applicants must have a Grade Point Average of at least 2.0 on a 4 point scale to be eligible.

## Apply Today—Deadline is March 13, 2015

Applicants must submit the following:

- One to two page typed, double-spaced essay on the topic of “Two ideas on ways to promote financial services to your generation”
- Official high school transcript
- Copy of acceptance letter from the college, university, community college, or technical school
- Completed and signed Scholarship Application (visit [www.fortcampbellfederal.org](http://www.fortcampbellfederal.org) or stop by one of our branch locations)
- Headshot photo. Photos will not be returned. By signing the Scholarship Application, you are giving the Credit Union permission to use your name and picture for publicity.

Completed application and corresponding information must be received by 1:00 p.m. CST on March 13, 2015 to be eligible. Completed information should be mailed or delivered to:

**Fort Campbell Federal Credit Union**  
**Attn: Scholarship Applications**  
**2050 Lowe's Drive**  
**Clarksville, TN 37040**

**Questions?** Contact Lisa Thompson at 931.431.2166.

\*The scholarship amount of \$2,000 will be a one-time payment made directly to the school by the Credit Union. Graduate students are not eligible. All qualified applicants will have an equal opportunity to be selected to receive a Fort Campbell Federal Credit Union Scholarship. A qualified applicant is anyone who meets the above eligibility and has submitted all required information. Scholarship recipients will be selected and notified by May 29, 2015. The number of scholarships to be awarded each year will be determined by the Board of Directors of Fort Campbell Federal Credit Union each November for the following graduating school year.

## Investment Education

### THRIFT SAVINGS PLAN (TSP) WORKSHOP

At Fort Campbell Federal Credit Union, our CFS\* Investment Advisor is your Retirement Specialist! Join us for a complimentary workshop designed to help you understand all of your TSP options and to help you develop some up-front planning. **Reserve your spot today!**

The workshop will also include how to:

- Help protect and help maximize your valuable Retirement Savings
- Turn your TSP into Lifetime Income
- Develop tax efficient TSP distribution strategies

**Date:** February 17, 2015

**Time:** 6:00 pm - 7:00 pm

**Place:** Dover Crossing Branch  
145 Dover Crossing Road  
Clarksville, TN 37042

**RSVP:** email: [jlclay@fcfcu.org](mailto:jlclay@fcfcu.org)  
call : 931.431.2274

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (“CFS”), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Fort Campbell Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

## HOLIDAY REMINDERS

The Walmart Supercenter Branch located at 300 Clinic Drive, Hopkinsville, KY will be open from 9 a.m. – 1 p.m. on the holidays listed below. All other Fort Campbell Federal Credit Union branches will be closed.

**Martin Luther King, Jr. Day**  
Monday, January 19, 2015

**Presidents' Day**  
Monday, February 16, 2015

**Opening Late** – All branches and the Contact Center will delay opening until 10:00 a.m. on Wednesday, January 14, 2015. Thank you for your understanding as we provide staff the opportunity to meet and train as a group.

## Annual Meeting Set For May 21, 2015

The 2015 Annual Membership Meeting and the election of the Directors will be held on Thursday, May 21, 2015. The names noted below have been submitted by the Nominating Committee and approved by the Board of Directors as nominees for election to the Board of Directors.



### Director Nominations

**J Thomas H. Denney** – US Army Colonel, Retired, resident of Clarksville, Tennessee. Board member for 11 years. Currently Chairman of the Board; previously served as Vice Chairman of the Board and Chairman of the Supervisory Committee. Served more than 30 years in the US Army, final assignment at Fort Campbell as Garrison Commander. Employed as Vice President/General Manager of Coldwell Banker – Conroy, Marable & Holleman, Clarksville, Tennessee. Holds a BS and MBA from Auburn University, Schools of Engineering and Business, and an advanced Management Certificate from Emory University's School of Business in Atlanta, Georgia. Graduate of the Air War College, Army Command and Staff College, and Army Aviation School; qualified in both fixed and rotary aircraft. Serves as the Honorary Colonel to the 101st Combat Aviation Brigade. Life member of the Army Aviation Association of America, Army United States Association, and the Military Officers Association of America. Current or past member of the Clarksville-Montgomery County Chamber of Commerce and Airport Board/Authority, Hopkinsville Chamber of Commerce and Pennyriple Development Board, Clarksville Rotary Club, Salvation Army, American Red Cross and past Chairman of the Clarksville Credit Bureau. Currently serves on the Staff Parrish Committee/President of his Sunday School Class and is a big supporter of the Fort Campbell Federal Credit Union.

**David D. Jones** – Credit Union member since 1988. Served on the Member Advisory Board, the Supervisory Committee, and currently serves on the Asset Liability Management Committee and on the Board of Directors for the Fort Campbell Federal Credit Union. Vietnam Veteran and retired from the Army in 1993 as an E-8 and Combat Engineer. Worked in Health Care since retiring. Currently employed at Jennie Stuart Medical Center in Hopkinsville, Kentucky as Director of Environmental Services since 1999. Previously an Eagle Ambassador and worked closely with the Military Affairs Committee (MAC) of Christian County, served as the past MAC Chair and several sub-committees, such as the Magic at Campbell Christmas parties, the annual Salute to Fort Campbell Week celebrations, Gander ceremonies and selected as Volunteer of the Year. Appointed a Kentucky Colonel in 2011 by the Governor of Kentucky for contributions and volunteer work. Other community involvement includes the Christian County Relay for Life and United Way. Sponsored and served meals at the Fisher House and USO on Fort Campbell. Lifetime member of the Association of the United States Army (AUSA), a lifetime member of the Veterans of Foreign War (VFW), and a member of the Disabled American Veterans (DAV). Served on the Board of Directors of the Christian County Chamber of Commerce. Resident of Clarksville, Tennessee.

**Bobbie L. Shreve** – Credit Union member since 1984. Previously served on the ALM Committee and Board of Directors for Fort Campbell Federal Credit Union, and on the Supervisory Committee from 1995-2000. Retired Tennessee State Adult Probation/Parole Officer (22 years); previously served as Educational Counselor and Correctional Facility Director. Retired from United States Air Force (28 years). Holds BA Degree in Applied Psychology from

Eastern Washington University and MS Degree in Counseling Psychology from Austin Peay State University. 2003 Graduate of the Clarksville Citizens Police Academy. Member of F & A. M. Masonic Lodge, Falls of Rough, Kentucky. Resident of Clarksville, Tennessee.

**Charles Smith** – Credit Union member since November 28, 2008. Served on the Fort Campbell Federal Credit Union Supervisory Committee from 2008 - 2012; General Practice Attorney since 1994. Currently part-time Judge for the City of Clarksville since January 2000. Assistant Professor at Bethel University since 2007. Graduated and/or attended the Nashville School of Law, University of Tennessee, George Peabody College of Vanderbilt University, Middle Tennessee State University, and Millsaps College. Community activities, past and present, include Montgomery County Conservation Club, United Way, Chamber of Commerce, Boy Scouts, Friends of the Customs House Museum, Friends of the Clarksville-Montgomery County Library, NAACP, Jaycees, Clarksville Tennis Association, Director Adult Literacy Council, and former Clarksville Academy Trustee.

### BYLAWS - SECTION 1. NCUA 8001A(M3700)112283 L-70-092482 (Deadline for filing petitions is March 11, 2015.)

“At least 120 days prior to each Annual Meeting, the Chairman of the Board shall appoint a Nominating Committee of not fewer than three members. It shall be the duty of the Nominating Committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held, and to determine that the members nominated are agreeable to the placing of their names in nomination and will accept office if elected. The Nominating Committee shall file its nominations with the secretary of the Credit Union at least 90 days prior to the Annual Meeting, and the secretary shall notify in writing all members eligible to vote at least 75 days prior to the Annual Meeting that nominations for vacancies may also be made by petition signed by one percent of the members with a minimum of 20 and a maximum of 500. The written notice shall indicate that the election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. A brief statement of qualifications and biographical data in such form as shall be approved by the Board of Directors will be included for each nominee submitted by the Nominating Committee with the written notice to all eligible members. Each nominee by petition shall submit a similar statement of qualifications and biographical data with petition. The written notice shall state the closing date for receiving nominations by petition. The period for receiving nominations by petition shall, in all cases, extend at least 30 days from the date the petition requirement and the list of Nominating Committee's nominees are mailed to all members. To be effective, such nominations shall be accompanied by a signed certificate from the nominees stating that they are agreeable to nomination and will serve if elected to office. Such nominations shall be filed with the secretary of the Credit Union at least 40 days prior to the Annual Meeting and the secretary shall cause such nominations along with those of the Nominating Committee to be posted in a conspicuous place in each Credit Union office at least 35 days prior to the Annual Meeting.”



Equal Housing Lender

Fort Campbell Federal is a not-for profit community chartered credit union with membership available to everyone in Montgomery and Stewart counties in Tennessee, as well as Christian, Trigg and Todd counties in Kentucky.



Federally Insured by NCUA