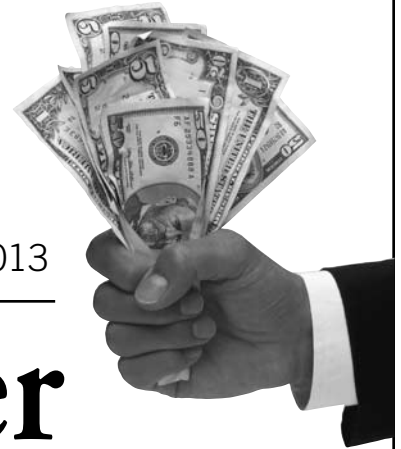




January 2013



Tracks Newsletter

Plan To Attend Our Annual Meeting



March 17, 2013
2:00pm
Mayfield City Hall

Credit Union Officials

Board of Directors

Denny Foy	Chairman
Tommy Chavis	Vice-Chairman
Denise Wooley	Secretary
Danny Bruce	Treasurer
Tommy Ballard	Director

Supervisory Committee

Joe Cope	Chairman
Karl W. Carr	Member
Ray Potts	Member

Manager

Nancy Towery

Business Hours

Drive-Thru/Office

Mon. - Thurs. 7:30am - 3:15pm
Friday - 7:30am - 6:00pm

Holiday Closing

Good Friday - Friday, March 29

Refinance And Save

Refinancing your auto loan, from another financial institution, at Your Hometown FCU, **might lower your monthly payment** and save you hundreds of dollars in interest.

Apply Today!



New Auto Loans

rates as low as
3.75%APR*

36 month term
other rates and terms available

*Annual Percentage Rate. Effective January 1, 2013 and subject to change. Must meet credit requirements. Not available for the refinancing of existing Credit Union loans.

Make Your Hometown FCU Your First Stop For Financing

- Low Rates
- Payments To Fit Your Budget
- Payroll Deduction
- Fast, Friendly Service
- Easy Applications



Get Your Finances In Shape In 2013

If you are like many Americans, discussing the details of your finances is a taboo topic. When it comes to things that people are unlikely to talk openly about with someone they just met, their amount of credit card debt is at the top of the list (81 percent), while revealing their weight seems a lot less frightening (50 percent). Source: CreditCards.com

While your focus right now might be on shedding a few pounds, make a commitment to get your finances in shape in the new year, too.

Create A Budget

"A budget is telling your money where to go instead of wondering where it went,"

- Dave Ramsey, financial expert

Don't be afraid of the "B" word – a budget is merely a plan for your money. Begin by tracking your spending for one month. This will help you see more clearly where your money is going. Separate your expenses from essentials and non-essentials to help you better see anything you can cut. Next, make your budget – this is a plan of exactly how you are going to spend your money. Begin by putting your savings first. Be sure to include every dime you make in your budget. Include categories for everything from your mortgage to groceries and clothing. Don't expect perfection as it will likely take you a few months to create the perfect plan for your family.

Pay Yourself First

When it comes to saving, it's important to always set aside a specific amount of money for yourself. If you do this before you pay the mortgage, car payment, and visit the grocery, you'll be more likely to save on a regular basis. Saving is even easier when you take advantage of payroll deduction.



Start Saving Now For The Holidays



Were the holidays tough on your budget last year? A Christmas Club account is a great way to make sure you'll have the money you need for the holidays. Just a small amount adds up really fast. Open an account today or increase the payroll deduction on your current account.

Convenient Account Access Available 24/7

- find out account balances
- see if a check has cleared
- make a loan payment
- make transfers
- plus much more

Logging In For The First Time? Your Login ID is your current member number. Your Security Code is the last four digits of your social security number.

Transfer Balances And Save With Our Low Rate VISA

Did you say "charge it" a few too many times during the holiday season? If you are wondering how you're going to pay off those high-rate credit cards, we can help. Switch to a Your Hometown FCU VISA and save. It's easy to transfer balances from other higher rate cards or loans to a Your Hometown FCU VISA. Call us today to apply for a new card or to make a balance transfer!

- low fixed-rate
- 25-day grace period on purchases
- no annual fee
- no fee for cash advances



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