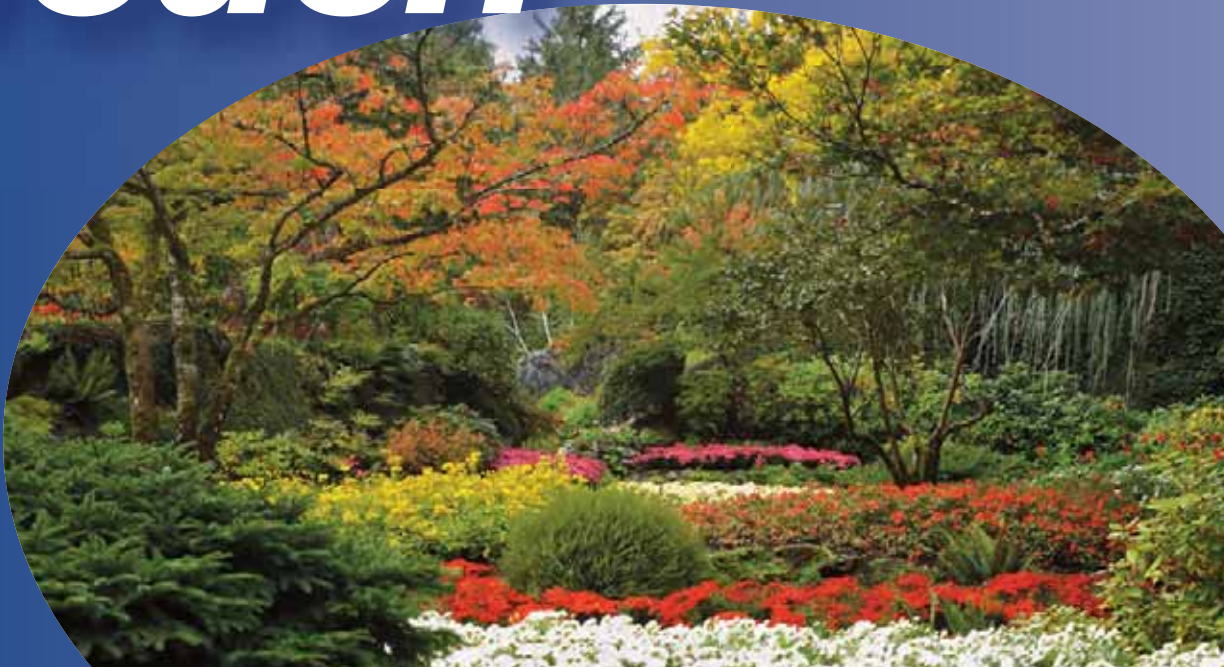


In Touch

SPRING 2010

A Newsletter
Publication for
Members of
Community 1
Federal Credit Union



Are your credit card rates sky high?
Check out our surprisingly low rates at
www.community1fcu.com!

Grade: F

That's the average report card 12th graders earned for financial literacy. What our youth doesn't know is shocking. For example, only 27% understand that interest/dividends on savings accounts may be taxable. Only 40% realize they could lose their health insurance if their parents become unemployed.*

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Community 1 Federal Credit Union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Community 1 Federal Credit Union a natural partner in pursuing financial security.

We're here to help. For more information, contact us today!



*2008 Survey of Personal Financial Literacy Among High School Students, The Jump\$tart Coalition® for Personal Financial Literacy



Locations AND HOURS

NEW HOURS

Main Branch

NEW Monday-Friday 8:30 am – 5:00 pm
 Wednesday (Lobby) 8:30 am – 5:00 pm
 Monday and Friday Drive-thru open @ 8:00 am

Simpsonville Branch

Monday-Friday 9:00 am – 5:30 pm
 Closed daily 1–2 pm

LOCATIONS

Main Office

280 Commonwealth Drive, Greenville, SC 29615
 Phone (864) 281-7640
 Fax (864) 281-7647

Simpsonville Office

514 N.E. Main Street, Simpsonville, SC 29681
 Phone (864) 688-2120
 Fax (864) 228-2949

Audio Response System:

(864) 281-9812 or 1-800-428-5561

Toll-free 1-800-845-1035

Website: www.community1fcu.com

Attention Members:

In the event of a disaster (natural or other), Community 1 has developed a plan that would ensure the safety of the credit union. If such a case shall arise, please call 1-877-CU-LOCATE (1-877-285-6228) for further information.

HOLIDAY CLOSINGS

Memorial Day
 Monday, May 31



Haven't Finished Your Taxes?

Save 10% on TurboTax Federal Deluxe and Get Your Maximum Refund Guaranteed!

April 15th will be here soon, but there's no need to panic! Let TurboTax® guide you to your guaranteed maximum tax refund fast - and when you e-file and direct deposit you'll have it in as few as 8 days. Plus, get a special discount on TurboTax Federal Deluxe. Get started FREE today!

With TurboTax it's easy:

- Step-By-Step Guidance: TurboTax guides you through your return just like a GPS, and checks along the way to help you make sure you don't miss a thing.
- All the Help You Need: Have questions? The

new TurboTax Solve It Center™ makes it easy to get answers.

- Maximum Refund—Guaranteed: Get your biggest refund possible.

Don't miss out on this 10% discount on TurboTax Federal Deluxe! Try TurboTax for FREE now! You don't pay unless you're satisfied with the results. Go to: www.community1fcu.com and click on the TurboTax logo!



Let the Sun Shine Through: Refinance Your Car

These days, any extra money can come in handy. If you're trying to cut costs, refinancing your car loan can free up some cash.

With the money you save by refinancing, you might be able to pay down other debt or stash some away in an emergency savings fund.

Stop in and see us today. A low-rate auto loan can brighten up your financial portfolio.



A Credit Union Credit Card: Your Best Bet



You've likely heard about some of the credit card changes in the new CARD act. Credit unions largely conform to the new rules already, and always have. If you already have a credit union credit card—good for you. If not, now is the time for change.

You'll not only pay lower interest rates than you will with a bank card, but you'll get low fees, a reasonable grace period, and great member service that are just routine at the credit union. It's worth the few minutes it'll take to compare the card you're using with what you'll get using a credit union credit card.

Go to www.community1fcu.com and check out our **AMAZING LOW RATES!**