"Everything good, everything magical happens between the months of June and August."

Jenny Han



Concerned About Identity Theft?

Do You Have Our Secure Checking With EZShield Fraud Protection?

CCU is proud to offer our members **EZShield Fraud Protection**. This award-winning identity protection service is designed to secure, monitor, and restore your personal information 24/7. **EZShield** provides certified resolution specialists who can help to alleviate the impact of ID theft, provide personal assistance if your wallet is lost or stolen, and establish secure online storage for all of your personal online documents and information.

Learn more TODAY by picking up a brochure at any branch or visit www.consumercreditunion.com for more information.





From Our President...

The Power of Optimism and Positive Thinking.

The word optimism comes from the Latin "optimus", meaning best. An optimistic person is someone who is always looking for the best in any situation. They live with the expectation that good things will happen and that everything in our lives will turn out well. A true optimist can even find the positive in what might ordinarily be perceived as a negative turn of events. Winston Churchill said "A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty."

Psychologists have studied the positive impact that optimism has on mental health. Research shows that positive individuals are healthier and live longer than more pessimistic people who dwell on negativity. A positive outlook has been shown to boost the immune system, enhance cardiovascular health, and enhance our ability to handle stress. Living our lives with a positive outlook is actually healthier and beneficial on a number of levels.

Let's be honest though, these days, it's easy to become overwhelmed. Our lives can be a continuous struggle just to keep up with the challenges that we all face each day. That is why it is important to focus on "the big picture". When we put things in perspective, and look at our lives as a whole, we must decide what expectations are realistic. Once we are realistic in what we expect, we can focus our actions and strengths in ways that most support achieving our individual goals. However, we must always anticipate and expect change. Knowing that things will not always go as we plan, we can be flexible and apply the same positivity when plans are forced to change.

Optimistic people share several characteristics. They are grateful and thankful for all of their blessings. They think about, emphasize, and reflect on the positive things in their lives. Positive people don't complain when something goes wrong, they use their inner strength to move beyond a negative situation. Their positivity gives them the strength and the confidence they need to achieve success in life and ultimately, achieve their specific goals.

When you follow this logic, and change your thinking, you can change your life. It sounds simple, but if we grasp this truth, we can use this knowledge to our advantage. Optimism is a developed skill of emotional intelligence and maturity, which can be learned over time. To become more positive thinkers we have to change how we define things in our lives. We must not dwell on negative experiences. We must instead, break each one down, and learn how to harvest the positive in each one and look closely to see what can be learned. When we do that, we turn our negative experiences into positive learning opportunities.

Charlie Chaplin said "You'll never find a rainbow if you're looking down." There is a grand and simple wisdom in his words. In a time when it can be easy to be dismissive and doubtful about what is ahead, we must choose to look at what opportunities are just beyond the horizon. Of course there will be challenges, but with a common resolve and a positive outlook, we will overcome each and every one.

As for your friends here at Consumer Credit Union, we promise to harness the power of positivity as we serve you in the days and months ahead. Together, we will make the most of each and every opportunity. Thanks to each of you for your confidence in CCU and best wishes for a great day and an even better tomorrow!

Son Willer

Sam Miller, President Consumer Credit Union "You can't buy happiness but you can buy ice cream and that's kind of the same thing."

Take Advantage of the Best Fixed Rates Available!

Consumer Credit Union is proud to offer highly competitive fixed rate mortgages and automobile loans!!! Stop by your local office or call one of our convenient locations and LET US HELP YOU PURCHASE OR REFINANCE YOUR HOME OR AUTOMOBILE!!!

Check out our website at consumercreditunion.com for the latest loan rates and information, and to apply for a personal home or auto loan!!!

SUMMER JUMBLES

ydttiien httef

vesitpio nkiightn

-----|-----Innuaa teeercapng eatr

Find the answers at the bottom right of the page.

of what might be."

Charles Bowden

Chanes Dowden

TRUE OR FALSE

Q: In the summer months, France's Eiffel Tower actually grows six inches.

A: TRUE, In the heat of summer, the metal in the tower expands causing the tower to grow taller.





If you don't have one, you aren't experiencing the full conveniences of Consumer Credit Union!



Recapture the Magic Of Summers Past

These Family Films Will Help Transport You Back To A Simpler Time.

Summer is all about being outside, whether you are cooling off at the neighborhood pool or playing a high-speed game of Capture the Flag. However, when you finish soaking up the sun, it can be nice to spend some quality time indoors. How about grabbing an ice cold lemonade and a big bowl of fresh popcorn and gathering around the television to enjoy a few classic films that will transport you back to your youth.

Here is a short list of films that will be sure hits with you and your family.

A League of Their Own - This movie tells the real story of the All-American Women's Baseball League. It is a terrific 1940's timepiece that recaptures the past and the innocence of a time since gone. Lots of heart and humor makes this one a sure bet.

The Parent Trap - This adorable film is a remake of the best kind. Twins separated at birth are brought back together at summer camp and the fun begins. Switching identities makes for some great adventures.

The Sandlot - This film may arguably be the very best childhood summer movie of all time. It has baseball, scary stories, sleepovers, trouble at the local pool and kids doing whatever it takes to get their new crush to take notice!

It Takes Two - This is a summer camp movie starring the Olsen twins, Ashley and Mary-Kate. It tells the story of two girls who are polar opposites who take on the challenges (and mischief) that occur at summer camp.

My Girl - This film is a beautiful, tragic, and innocently sweet coming-of-age story. It defines the roller coaster of emotions that we all experience as part of childhood. The freedom of summer, first love, first kiss, it's all here.

EXCITING NEW PROGRAM

CCU Is Proud to Offer a New Benefit Program.



Consumer Credit Union is now offering members an exciting new membership discount. Don't wait till it's too late...become a member today! For \$55 a year, you can give your family peace of mind knowing you will have NO out-of-pocket expenses related to your emergency medical flight.

Your local network providers: Wings Air Rescue Lifestar



This could be the BEST THING to happen... on the worst day of your life. Be prepared. Enroll today. Contact Steven Beckett at 423-865-6025 or 423-737-3730. In Knoxville, call Ron Baker at 423-333-0305.

"Optimism is the faith that leads to achievement.
Nothing can be done without hope and confidence."

* * * * * * * * * *

Helen Keller

Visit the Website www.consumercreditunion.com.





Word scramble answers: identity theft, positive thinking, and annual percentage rate,