



**Solid • Stable • Safe**

OUR COMMITMENT TO THE FUTURE

Let It  
**GROW!**

Let's talk about the best way to nurture your financial goals and together we'll plant the seeds for a successful future.

Call or stop by any of our branch locations and ask about CCU's outstanding CD rates and saving specials.



**CCU Main Office/Greenville**

3634 E Andrew Johnson Hwy. • (423) 639-6131

**Myers Street Center**

1115 Myers Street • (423) 639-6063

**Mosheim Service Center**

9175 W. Andrew Johnson Hwy. • (423) 422-4507

**Morristown Service Center**

4005 East Morris Blvd. • (423) 317-2211

**Morristown Service Center**

4918 W. Andrew Johnson Hwy. • (423) 586-6006

**Jefferson City Service Center**

1075 North Chucky Pike • (865) 475-2874

**Johnson City Service Center**

1919 North Roan St. • (423) 434-2211

**Knoxville/Fort Sanders/Campus**

702 19th Street • (865) 541-1239

**West Knoxville**

10238 Kingston Pike • (865) 560-5611

**Fort Sanders Parkwest Medical**

9352 Parkwest Blvd. • (865) 373-1650



*From Our President...*

# Consumer Credit Union, Bringing You the Best of Both Worlds!



*"Where we love is home - home that our feet may leave, but not our hearts."  
Oliver Wendell Holmes*

America was built upon a network of small towns and communities. The places we call home have defined our nation since its' very beginning. The traditions of family and friends are the foundations of all American life. Our individual stories are built on the strengths of our communities and upon the men and women we interact with every day. We work together, play together, and grow up together and there is great comfort in a friendly smile or the confidence of a firm handshake. These personal and professional relationships define our lives.

However, we live in a quickly changing world. Technology surrounds us every day. Modern life provides the ability to access an unlimited amount of information at the touch of a button. The need to make well-informed decisions is more important today, than ever before.

How then can we take these advantages, and get the best of both worlds? How can we access the very latest technological tools to help us manage our daily lives more efficiently and not give up the comfort and tradition of working with our friends and neighbors? Thankfully, that choice can be a simple one.

"Being in the world of digital technology and automated systems has many benefits, but when it comes to our members, we are proud to be your friendly hometown financial institution. We know most of our members by name and you are more than an account number at CCU, you are part of the CCU family!" When you call us, ALL calls are answered by a person and not an automated system. We combine this hometown service with the very latest online banking products and CCU challenges all of our competitors with the very best online tools. As a member, you can manage all of your accounts and services at anytime, from any place. E-statements and e-receipts make record keeping simple. This convenience makes decision-making easier and helps you stay atop your financial affairs. Our new online loan payment program makes keeping current fast and easy. There is simply no better time in banking to "have your cake and eat it too".

Too often, our world is defined by compromise. Our only goal at CCU is to provide the very best financial products to our growing family of members. Our tradition of friendly, face-to-face hometown service is still the benchmark of our institution. We combine personal service with the most competitive loan rates in the industry and when we add cutting edge technology, it makes your banking experience easier and more enjoyable. We work very hard every day to set a new standard of service and to be the very best financial partner for you and your family. Come by any branch location today and talk with our friendly staff about what products and options work best for your personal banking needs. Let them show you all of the terrific new online services we provide that will make your banking experience even more convenient and satisfying.

*Sam Miller, President*  
Consumer Credit Union

"Autumn is a second spring, where every leaf is a flower" - Albert Camus



"Technology is best when it brings people together."  
Matt Mullenweg

## Get On Board The "E" Train!

E-statements, e-receipts, and e-notices save time and money!

Electronic banking has revolutionized the industry. We have fingertip access to more information than ever before. Technology has combined speed and convenience with economy.

CCU's e-receipts and e-notices get you the information you need about recent transactions fast and can alert you to new and exciting financial opportunities. Our online e-statements get account info to you quicker than traditional printed statements and are more secure.

When you take advantage of these services, you get the information you need quickly and eliminate paper waste. This modern convenience actually saves money and is a great way to help the environment.

To learn more about all of our easy to use online tools, just visit [www.consumercreditunion.com](http://www.consumercreditunion.com).



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



The Membership Nominating Committee will be choosing nominees for the board of directors in the next 90 days. Anyone who disagrees with the choices can make nominations by petition. Members wishing to be nominated by petition must obtain the signatures and account numbers of 412 members. The petition must be submitted to the President of Consumer Credit Union in person during regular business hours by 5:00 P.M., November 9, 2018.

## Questionable Charging Stations Can Hack Your Smartphone.



We use our phones for everything these days. A recent study states that we check our devices, on average, 80 times a day. They do so much more than calling and texting, including email, gps services, games and of course, online banking. However, providing all these on-demand functions draws power and reduces the battery's charge level. Nobody wants to lose power on their mobile and miss that important call, message, or photo opportunity. In situations like this, public charging stations can be lifesavers. It seems simple, step up, plug in, and you're set. However, experts warn that the convenience is far surpassed by the potential risks.

Any charging station has the potential to harvest content and data without your knowledge or permission. Your charger has two parts, the wall outlet plug and the USB cord that connects it to the phone. When you use YOUR charger in a wall outlet you can safely charge your phone. However, some public stations offer a USB connection and the end destination is not clear. Your USB cord not only transfers power during charging, but also allows for the exchange of data. This means all of the data on your phone can be stolen and/or damaging malware can be installed on your device.



This theft is called "juice jacking". Criminals set up false charging stations specifically to steal your information or attack your device with viruses. These illegal stations offer only USB connections to meet the needs of the most potential users. You will notice that the end destination for the USB connection is hidden. This allows the fraudulent station to potentially attack the most devices, unobserved. Never forget that there are two sides to every connection.

If you ever need to use a public charging kiosk or station, there are ways to protect yourself. Begin by verifying the power source. Always plug your phone into an outlet. Avoid using facilities that hide the power source. Be sure to use YOUR charger. You can also purchase charging-only USB cables. These cables will not allow data transfer. Even better, bring your own power! Portable battery chargers are convenient, safe and affordable. If all other options fail, turn off your phone before plugging it in to begin charging.

These tips will heighten the security on your phone. Be smart, a little knowledge and simple preparation can keep criminals away from you and your family.



### CCU IT EXPERTS ADVICE

## Using Public Wi-Fi Can Be Dangerous.

Even when using encrypted websites.

There are a few big problems using public wi-fi networks. Usually, their convenience is far outweighed by the potential for serious problems. The open nature of the network allows for snooping, interaction with damaged devices or the hotspot itself could be malicious.

Although encryption normally protects us from prying eyes, it alone provides only partial security. You can spot an unencrypted site because you will not have to enter a security password. Convenience here, opens us to potential risk. In this setting, other users can see the unprotected web pages you visit, know what security passwords you are typing, and even see which ENCRYPTED web sites you visit!

Best advice, never use a public wi-fi connection for any important personal transactions, especially for any banking transactions. If you are forced to use a public wi-fi resource, be sure to buy a VPN (Virtual Private Network). This VPN resource allows you to browse and carry on business in complete privacy and with complete security.



*"People who are crazy enough to think they can change the world are the ones who do."*

Steve Jobs



## Did You Know?

Research has shown that people are most likely to cuddle with their special someone, even watch romantic comedies, during fall. The colder temperatures leave us all yearning for warmth and craving the comfort with others!

# Visit Our Website

[www.consumercreditunion.com](http://www.consumercreditunion.com)



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