



Spread the Joy!  
Just in time  
for Christmas,  
Our Holiday Skip-A-Pay  
Program Is Here!

If a lack of money is the only thing standing between you and a relaxing and memorable holiday, you should know about CCU's **Holiday Skip-A-Pay** program. This program allows you to skip one of the October, November or December payments on your CCU loan. Use the money that would have been your loan payment to pay for those things that will make the holiday perfect!

There is a modest fee of \$30 per loan to participate in our Holiday Skip-A-Pay Program. For your convenience, we'll deduct this fee from funds in your savings or checking account. Interest will continue to accumulate on your loan during the month you skip your payment. Stop by or phone any of our branch offices for more information.

*\*Excludes real estate and credit cards.*



*From Our President...*

# Thankfulness Is the Key to Happiness.

*"Do not indulge in dreams of having what you have not, but reckon up the chief of the blessings you do possess, and then thankfully remember how you would crave for them if they were not yours."*

Marcus Aurelius - 26 April 121 – 17 March 180 AD

Since the beginning of time man has struggled for those things that he wants, even coveted that which our neighbor may possess; be it an ability, a personal strength or even a material object. Too often, we feel that these things we long for will make us happier and bring more joy into our lives.

*Marcus Aurelius was the last of the so-called "Good Emperors" and was a practitioner of Stoicism. His untitled writing known as "Meditations", is considered by many to be one of the greatest works of philosophy.*

I feel, that the balanced and happy life is defined and guided more by our trials and the obstacles that life puts in our path. These challenges shape us and make us more mature. They define our character and give us perspective, which is an important part of living a healthy and happy life. Perspective adds balance and clarity to our lives, relationships and overall happiness. It forces us to look critically at our lives and to be thankful for those things that we have, more so than those things that we aspire to attain. It is much more important to think about the things in our lives that already bring us joy; the friend who makes you whole, the child who brings its innocent love into your life, even the promotion you have worked so hard to get.

Human nature, if it is not disciplined, will always drift toward the negative. When we experience challenging times, it can be a tough time to be thankful. Yet practicing thankfulness is one of the most powerful ways to bring about a positive change to our circumstances. The simple secret is to overturn these thoughts of fear, worry and hopelessness with thoughts of true thanks for all that which we have and to look beyond the trivial desires of materialism.

We often find ourselves struggling with thoughts of fear, worry, helplessness, self-doubt, blame, anger, frustration, anxiety, depression, despair, and hopelessness. It comes as no surprise to hear that when these thoughts are ruling our world, we are not in a powerful state. You notice that they do not bring you peace or inspiration. You will also notice that the negative thoughts affect our overall health and vitality. Dwelling on that which is negative or worrisome does absolutely nothing to move us in a direction that serves our purpose. In fact, just the opposite, they make matters worse.

Thankfulness, on the other hand, is one of the most powerful ways to create change and move us in a direction that better serves our purpose. Being thankful raises us as individuals and organizations to a new level of awareness. That change in perspective allows us to see all of life's possibilities, and to discover what we truly want for our future.

As Americans, we can all be thankful for the things we may, too often, take for granted. We are part of the strongest nation on Earth, defined by a myriad of freedoms that many people can only aspire to enjoy. We have so much in a world where so many have so little. "I, for one, am proud and thankful to be part of this experience we call The American Dream!"

May your thoughts bring you peace and inspire you.

*Sam Miller, President*  
Consumer Credit Union

*"Autumn, the year's last, loveliest smile" - William Cullen Bryant*



## Same Day ACH.

Effective September 15, 2017 the Automated Clearing House (ACH) rules are changing. These changes mean that electronic debits, including checks that you write which are converted to electronic items by the merchant, may be eligible for processing on the **SAME DAY** that they are authorized by you. This results in a faster payment system, which has great benefit when you are receiving a payment, but also means that payments you make may clear your account sooner than they have before.

It is important to make sure that funds are available in your account before you make in-person, online, or telephone payments to avoid incurring NSF or Courtesy Pay fees. **Checks should never be issued nor payments scheduled if sufficient funds are not available to satisfy the payment.** Previously, ACH transactions could have taken 1-2 days to process. With the new rule changes, the same transactions may post to your account the same day you authorize the payment. Consumer Credit Union offers our members several easy-to-use tools to help manage your account and check your balances, such as:

- Online Banking • Mobile Banking
- POP Money • Funds Transfers
- Bill-Pay • Scheduled Payments

Please visit [consumercreditunion.com](http://consumercreditunion.com) to learn more. If you have any questions, please contact us at 423-639-6131.



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 397 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 10, 2017.

## Technology Can Be One of Your Most Important Financial Tools!

### CCU Leads the Way With a Number of Convenient Options.

Today, more than ever before, it is important to have access to the information you need every day to make those decisions that affect you and your family. At CCU, we realize that it's our responsibility to our members to continue to provide them with the very best options the industry has to offer.

### On the Go? Mobile Banking is Here!

Our new app is loaded with many great new features, like the ability to deposit checks. Simply open the app store on your smartphone and search for "Consumer Credit Union." It is available for all iPhone and Android smartphones.



*\* Note: You must be enrolled in online banking to take advantage of the mobile app.*

### Check Out Our New Web Site.

CCU is proud to offer our newly updated web site. Having 24 hour access to your financial information and the ability to check balances, make transfers, even review our current rate options can be invaluable tools in your daily life and financial decisions.

Here at CCU we are all about making sure you always receive VIP service.  
**At CCU, you are always Number One!**

### Identity Thieves Thrive During The Holiday Season.

Learn more TODAY about the tools you have to protect all of your online transactions and beyond. Pick up a brochure or visit our web site at [www.consumercreditunion.com](http://www.consumercreditunion.com)



*"I cannot endure to waste anything as precious as autumn sunshine by staying in the house. So I spend almost all the daylight hours in the open air."*

Nathaniel Hawthorne



## Ask About Our Six Month CDs.

Take Advantage of the Best Fixed Rates Available!

Consumer Credit Union is proud to offer some of the most competitive fixed rates in the industry.

Currently we are offering an exciting Six Month CD product for your short-term savings needs.

Stop by your local office or call one of our convenient locations and LET US TELL YOU ABOUT OUR EXCITING CD RATES!!!

Check out our website at [consumercreditunion.com](http://consumercreditunion.com) for the latest loan rates and information, and to apply for a personal, home or auto loan!!!



## NOTICE

A minimum 2 business day hold will be placed on all ATM check deposits



## We All Win When We Go Green!

Online statements are a great way to help the environment and also a way to receive your statement in a timely, convenient and secure way.

To sign up for e-statements, enroll for online banking at [www.consumercreditunion.com](http://www.consumercreditunion.com).

After logging in, click on the "Self Service" tab, then choose "eStatements."

Visit the **NEW** Website  
[www.consumercreditunion.com](http://www.consumercreditunion.com).

Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government.  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency

