



"Civility is not a tactic or a sentiment. It is the determined choice of trust over cynicism, of community over chaos."

George W. Bush



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And Close to Home!

**10 Convenient Locations
To Serve You Better**

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

Morristown Service Center
4005 East Morris Blvd. • (423) 317-9611

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



"Unfortunately, civility is hard to codify or legislate, but you know it you see it.

It's possible to disagree without being disagreeable."

Sandra Day O'Connor

Civility. Embracing the Essence of Our Democracy.

From Our President...

civility, noun ci-vil-i-ty; courtesy or politeness, a polite act or expression

"Democracy is a continuous, and open process of civility." The founding fathers lived in a time of emerging cultural and political change. As they developed their vision of a new independent republic and the challenges that lay ahead, they knew there were critical foundations upon which to build this new vision. Then, as today, differences existed in their hearts and opinions which could have created great distance and disagreement. In their wisdom they found the common threads that bound them and allowed respect and courtesy to guide their actions. This spirit of unity inspired them to a common goal, a common good, and a new and free nation emerged.

Our responsibilities as citizens remain the same today. As men and women, fathers and mothers, brothers and sisters; we all must live up to our individual roles as members of this great nation, and be active participants in this ever-changing American dream. Representation is the heart of our democracy and how we represent ourselves defines the heart and soul of this nation.

To begin, our voters and elected officials must be willing to find common ground to address the problems and issues that affect our daily life. When we communicate and work together, we can produce positive change without hostility, we can hold conversation without discourse, and this cooperation benefits us all. Elected officials must engage the public in dialogue to understand the issues and create an exchange of ideas. As citizens, we share this responsibility, to know the issues that affect us and to form thoughtful opinions so we can act as informed individuals.

In days past, civics classes taught the details and structure of our democracy and government. They taught our children what their roles and responsibilities were as citizens. Today, it's important that our youth know the structure of government and how it functions. They need to understand the power they have and their rights and responsibilities as citizens. Our personal opinions are based on many things. Our family background, past experiences, and what we see and read directly affect our decision-making. Therefore, it is important to qualify all of the information that comes our way. Get involved. City and town hall meetings are lucrative opportunities to get your questions answered. When we use multiple sources to base our decisions, we are assured that those decisions are sound. Our greatest challenge as voters and officials is to find ways to discuss and disagree, and to build a constructive dialogue that ends with an agreed solution that creates positive change.

Civility in daily life and within government will benefit us all. It will inspire voters to get involved. It will enhance the critical nature of sharing ideas and will result in a greater positivity to the entire process. The simple traditions of courtesy and politeness can be exponential catalysts for good. As a member of the CCU family, we promise to always use the good manners we were brought up on and we embrace every single opportunity to show you how much you mean to us all. Thank you all for your trust and for the opportunity to serve your ever-changing financial needs.

Sam Miller, President
Consumer Credit Union

Sam Miller



"Civility is the art and act of caring for others."
Deborah King

Did You Know? 
TENNESSEE FACTS

There were more National Guard soldiers deployed to the Gulf War from Tennessee than any other state.



Tennessee won the nickname "The Volunteer State" during The War of 1812 when Tennesseans displayed marked valor at The Battle of New Orleans.



Davy Crockett was not born on a mountaintop in Tennessee as the song suggests, he was actually born on the banks of Limestone Creek near Greeneville, Tennessee.



Visit the Website

Log on today to learn more!
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The 2018 Annual Meeting

for Consumer Credit Union will be held at Greeneville Middle School at 6:00 P. M. on Monday, March 05, 2019.



Four Simple Ways To Beat Those Cold Winter Blues!

*Eat healthy.
Keep moving.
Get some exercise.
And get outside and get some sun!*



STAY WARM SAVE BIG



Use These Cold Weather Tips To Save More On Energy.

Heating and cooling account for more than half of your overall energy bill. Use these simple suggestions to make the most of winter savings.

Start With Your Heating System

Upgrade your old system to a new, and energy efficient model. A new system can save you \$150 or more per year in energy costs. Set your thermostat back – when you are at work and/or sleeping. Install a programmable or Wi-Fi enabled thermostat. They can save you about \$180 per year in energy costs. Otherwise, set your standard thermostat to 70° or lower when home and lower when you are asleep or away. Never set the thermostat higher than you actually want it. Your home will not heat any faster, and it runs your system longer than necessary. Vacuum your room registers and vents regularly and don't let furniture or draperies block airflow. And don't forget to change your system's air filter(s) once a month. Dust and dirt make your unit work harder. Lastly, have your system inspected regularly. An annual tune-up helps all of the critical parts of your system run more efficiently.

Make Insulation A Priority

Sealing air leaks and adding insulation can help make your home be more comfortable, more energy efficient and save up to \$150 on your annual energy bills. Remember, the higher the R-value, the better you're insulated from the cold. If your basement is not heated, install blanket insulation in between exposed floor joists. Be sure to insulate your hot water heater and your hot and cold water pipes to prevent them from freezing.

General Cold Weather Tips

Open your curtains and blinds during the day to let the warm sun in. Passive solar heating can be a powerful ally. In the evening, keep curtains and blinds closed to keep the cold air out. Avoid space heaters. They can be expensive and dangerous. Use area rugs in rooms with hardwood or tile floor treatments to help keep your feet warm. And don't forget to set ceiling fans to turn clockwise and run them on low speed to circulate warm air.

Just a few simple things can help you save big. Here's to a long, WARM winter!



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When you take advantage of these services, you get the information you need quickly and eliminate paper waste. Using 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.



We need to create a society in which civility rules over cynicism and apathy."

Antanas Mockus

If you don't have one of these, You aren't experiencing all of the conveniences that CCU has to offer?

