



Solid. Stable. Safe.



HERE, TO SERVE YOU BETTER

Stop By Any One Of Our Ten Locations!

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) 317-9611

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



*"The integrity of men
is to be measured
by their conduct,
not by their professions."*
Junius

From Our President...

Integrity, Our Moral Credit Score.

"There are seven things that will destroy us:

Wealth without work; Pleasure without conscience; Knowledge without character; Religion without sacrifice; Politics without principle; Science without humanity; Business without ethics."

We live in a world and life defined by numbers. Our height, our weight, our address, and yes; even our bank account number. Major League Baseball players aspire to be enshrined in the Hall of Fame by having a .300 or better lifetime batting average or playing in 3,000 or more games. First place, second place; our relationship with numbers is everywhere. Numbers define us in many ways.

However, what is your "Integrity Score"? Where do you rank? Could it be that our most defining characteristic is the "one" that can not be valued by a number? Integrity has been defined as "doing the right thing when no one is looking", as "following moral or ethical principles", or simply "following through on our word". Although the words differ, their definitions agree. Integrity equals trust.

That is why operating a business with integrity is so important today. Successful businesses are open and honest with their customers (even when it hurts). They don't make promises that they can't keep. Businesses built on integrity, don't take short cuts or make excuses. They create and facilitate successful results. Teams who operate with integrity raise the bar and set new standards. Not surprisingly, you will find that these companies are often the leaders in their industries.

Creating a positive reputation may be the greatest attribute of business integrity. The trust created is arguably, the biggest factor that affects our decision-making. We are automatically drawn to companies whose image of integrity is positive. As consumers, we often define a company's worth not by how they handle their successes; rather, by how they successfully navigate through obstacles.

"The supreme quality for leadership is unquestionably integrity. Without it, no real success is possible, no matter whether it is on a football field, in an army, or in an office."

Dwight D. Eisenhower

Integrity is a business decision, and it is the foundation of what Consumer Credit Union strives to represent everyday. We work hard to earn your trust by providing the most advanced and competitive banking products, while serving you with honesty and respect. Our thanks go out to each of you; our members, our neighbors and our friends, for the trust you give us everyday!

Sam Miller, President
Consumer Credit Union

Sam Miller



"In the Spring, I have counted 136 different kinds of weather inside of 24 hours.

Mark Twain



ANYTIME/ANYWHERE

There's No Quicker Or Easier Way To Manage Your Banking!



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.

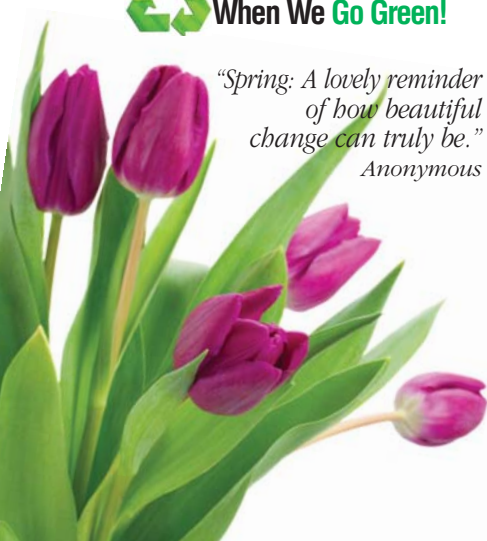
When you take advantage of these services, you get the information you need quickly and eliminate paper waste. Using this modern convenience actually saves money and is a great way to help the environment.

To learn more about all of our easy to use online tools, just visit www.consumercreditunion.com.



**We All Win
When We Go Green!**

*"Spring: A lovely reminder of how beautiful change can truly be."
Anonymous*



Check Scams Anyone? No, thank you!

While mobile banking continues to rise in popularity, check fraud remains a big problem. Businesses, large and small, as well as individuals; deal equally with deceptive check practices. A traditional check scam begins when someone presents a check or money order for payment that appears perfectly legitimate. As the recipient, we agree to the transaction involving property or a transfer of funds. The victim does not fully realize he has been taken until the after the check has been deposited or cashed, rejected, and deemed fraudulent.

Today, false document creation has become a new art form. Criminals use modern printing technology to expertly forge virtually any paperwork that they desire. They can create not only checks, but any identification required to complete the fraud. They can manufacture driver's licenses, credit cards and even Social Security cards. All they need to do so is your personal security information.

So how can I protect myself?

Fraud professionals are sophisticated and they know how to get the information they need. Use these simple, common-sense tips to protect you and your information.

- Limit the personal information you have on your check. Never include your driver's license number, or telephone number, or social security number on your check.
- Store your unused checks, deposit slips, statements and all cancelled checks in a locked and secure location. Portable safes work great for this purpose.
- Never leave your checkbook in a car unattended.
- Reconcile your accounts each month to detect any irregularities as soon as possible.
- Never give your account information to anyone you don't know, and especially over the phone.
- Destroy cancelled checks and statements as tax laws allow. Paper shredders are economical ways to insure personal security.
- Keep track of all of the checks and paperwork you have ordered from your bank and report missing checks immediately to your financial provider!



Shield[®]
FRAUD PROTECTION

EZ Shield has the tools to protect your online transactions and beyond. Pick up a brochure or visit our us at www.consumercreditunion.com

Spring is Family Time! Make the Most of It!

Whether you are heading out for a full spring break vacation, staying close to home, or maximizing family time while working; spring is the perfect time to get going with fun, family activities.

Explore the World Around You.

Adventure lives in our backyards and within minutes of our homes. Getting to know your community and the resources that surround you can open an endless journey of discovery. Making the most of your time does not have to involve travel or great expense.

Get Outside!

The benefits of exercise and exposure to the sun are immense. Our bodies are designed to move. Get active, there are many public parks and activities that make moving fun and exciting.

Make Memories!

Your investment of time will create the memories that you and your family will enjoy all your lives. Simple things can make lasting impact. Savor this time and the moments you spend together.



Get Connected!

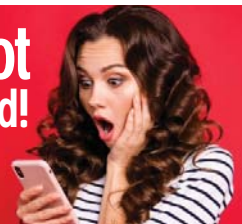
Log On To Our Website Today!



www.consumercreditunion.com

We've Got You Covered!

Ask About Overdraft Protection.



Convenience at your finger tips!



Using the right tools makes the most of your CCU banking experience.



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



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