



**ATTENTION:
ALL DEBIT CARD
USERS – NEW
REWARDS PROGRAM
TO BEGIN!!!**

Starting in January the credit union will begin a program that will reward you for using your debit card! U Choose awards program will allow members to accumulate points for purchases at select locations. These points can be redeemed for many different items. Every member who has a debit card will be eligible for this program. This is an added bonus to using your debit card because we appreciate our members! Please see any staff member for details about this program. Some limitations apply.

ALERT!

Your credit union wants to make sure you are aware that we will NEVER contact you asking for personal information about you or your accounts by way of e-mail. If you receive any e-mails of these types, NEVER provide the information requested. Delete the e-mail, or you can forward the e-mail to spam@uce.gov (Federal Trade Commission). The FTC uses the spam stored in this database to pursue law enforcement actions against people who send deceptive e-mails(8819).

Holiday Closings

MARTIN LUTHER KING DAY

Monday, January 17th

PRESIDENT'S DAY

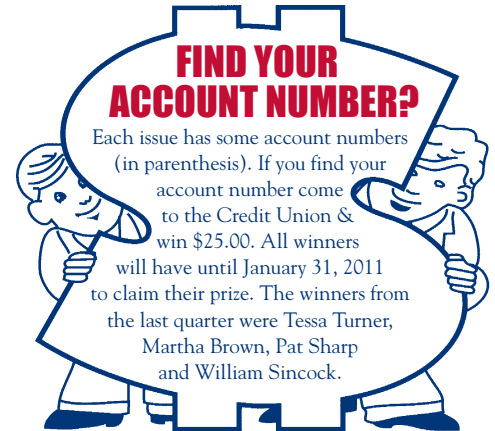
Monday, February 21st

Thank You!

As we say goodbye to 2010, it's an ideal time to remember to express our appreciation to you, our valued member-owner, for your loyalty and support during these tumultuous economic times. We are grateful for your participation in the credit union (15031). In fact, we wouldn't exist without you! The credit union idea of people joining together to pool their savings so that others may have a source of credit is simple, yet profound. This "people-helping-people" philosophy has stood the test of time, and as many new members are finding out, is a potent antidote to the greed and uncaring attitude found elsewhere in the financial system. So a BIG "thank you for your business" to our members, whether you have been with us a long time or have just discovered the benefits of belonging.

**51st ANNUAL
MEETING
SCHEDULED**

The date for the 51st Annual meeting of the shareholders has been scheduled for Friday, April 29th. This event will be held at in the Christian Life Center at Highland Baptist Church and will begin at 7:00 pm. When you enter the building make sure that you register at the desk for the drawing of door prizes. Anyone is welcome to attend the meeting but only Credit Union members are eligible to win the door prizes. Everyone please join us for this event. There will be lots of refreshments and fun for everyone to enjoy.



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AMERICA'S
CREDIT UNIONS®

Getting a Tax Refund in 2011?

Are you getting a tax refund and wondering what to do with extra cash? Here are some suggestions on how to use your tax refund:

- Start a rainy day fund or if you have one, you could jump start your IRA contribution for 2011.
- Pay down credit card debt.
- Invest in yourself by signing up for a class that will improve your job skills. Or, think about signing up for a type of class that will remove some stress from your life, such as cooking class, craft class, photography, etc. If you enjoy exercising, then consider joining a gym.
- Tend to some of the things that you have let slide because you didn't have the money. Maybe a trip to the dentist, eye exam, taking your pet to the vet, etc.
- Make an extra house payment or pay extra on the principal.

INFORMATION REGARDING YOUR INCOME TAX REFUNDS

Did you know that you could have your income tax refund directly deposited into your account? Choosing to have your return deposited into your account will enable you to gain access to your money sooner instead of waiting weeks on a check. Please make sure that you have all of the correct account information so that your return will be credited to your account in a timely manner. See any staff member for details.

BOARD OF DIRECTORS

Vance YoungChairman
 Cheryl LeeVice Chairman
 Dr. Kenneth JohnsonSecretary
 Jimmy CarringerTreasurer
 Andy BettertonMember

SUPERVISORY COMMITTEE

Jim SteeleChairman
 Beth JordanVice Chairman
 Carolyn Eck Secretary

IRAs: Still A Smart Way to Save

For many, the idea of retiring may seem so far away, it seems foolish to even spend time thinking about it or saving for it. But whether you are just starting your career or are working longer than you had planned to because you don't think that you can afford to retire, saving for retirement is still a key element in your financial plan. It's never too early and it's never too late to save for retirement.

By tucking away funds in a traditional IRA, you may gain tax advantages. Contributions may be fully or partially tax deductible, depending on your circumstances, and usually amounts in your traditional IRA (including earnings and gains) are not taxed until distributed (4183). You must start taking money out once you reach 70 ½ . With a Roth IRA, you can't deduct your contributions, but if you satisfy the requirements, qualified distributions are tax-free and you can continue making contributions even after you are 70 ½ . You can leave funds in your Roth IRA as long as you live.

Refer to IRS Publication 590, available online at www.irs.gov, for complete details on contribution limits, tax benefits and distribution requirements. Then, stop by the credit union to open or contribute to your IRA today.

THE STATISTICS

The Statistics as of November 30, 2010
 Assets\$42,508,228.00
 Shares\$36,456,024.00
 Loans.....17,895,082.00
 Credit Cards514,240.94
 Members4456

LOAN RATES

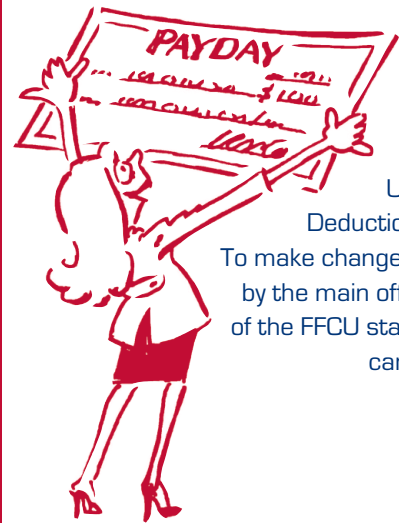
Visa as low as 9.80% a.p.r.
 Auto Loans as low as 6.00% a.p.r.

ATTENTION MEMBERS

Our auditors Parkhurst & Norvell, CPA's are conducting our annual member account verifications regarding your December 2010 statements (15053). Should you receive verification in the mail, please supply and return the requested information promptly. We appreciate the cooperation with everyone in this matter.

Payroll Changes

Many people make the mistake of thinking that their Credit Union Payroll Deductions can only be changed once each year during their open enrollment period.



Actually, you can make changes to your Credit Union Payroll Deductions anytime.

To make changes just come by the main office and one of the FFCU staff members can assist you.

First Mortgages 100% of Appraisal Rates are subject to change at any time without notice.

SAVINGS RATES

Quarterly Ending	Dividend	March 31, 2010
Shares	1.00%	1.00% apy
Money Market	1.15%	1.26% apy
Christmas Club	1.00%	1.00% apy