



FALL EDITION 2011

WE BELONG TOGETHER

## Courtesy Pay

Firestone Community Federal Credit Union's Courtesy Overdraft Privilege Service will pay checks or other items drawn on an account (excluding in-person withdrawals, ATM withdrawals, and debit or other point-of-sale transactions) even if the account is overdrawn, up to a \$300.00 maximum per account including fees. **The Courtesy Pay Program is NOT a line of credit or loan.** Further, the Credit Union is not obligated to pay any item presented for payment if the drawer's account does not contain sufficient available funds to pay the item and any discretionary decision by the Credit Union to pay an item in no way obligates the Credit Union to pay any additional items where there are insufficient funds in the drawer's account to pay the item or to provide prior notice to the drawer(s) of the Credit Union's decision to refuse to pay any additional non-sufficient fund checks or items.

All accounts in good standing will be automatically enrolled in the Courtesy Pay Program. Any account owner, however, may "opt out" of the Courtesy Pay Program at any time by providing written notice to the Credit Union.

An account in good standing is defined as an account which, at least:

- The account owner(s) is making regular deposits sufficient to cover transactions;
- The account owner(s) is bringing the account to a positive end-of-day balance at least once every thirty (30) days;

- The account is not subject to any legal or administrative order or levy;
- No account owner has a loan more than thirty (30) days delinquent;
- There are no questionable transactions associated with the account.

The Credit Union will send a notice by the next business day to the account owner(s) each time the Courtesy Pay Program is used to pay an item. This initial notice will disclose the amount of the overdraft, the fee charged, and the current negative balance of the account. If an account has a negative balance for more than thirty (30) consecutive days, the Credit Union will send a reminder notice that the account is overdrawn and use of the Courtesy Pay Program will be suspended until such time as the account has a positive end-of-day balance. If an account has a negative balance for (45) consecutive days, the Credit Union will send a final notice to the account owner(s) that the account has been closed and turned over to the Collection Department. In accordance with NCUA Rules, any overdrawn balance that is forty-five (45) days past due will be charged off.

While the Credit Union will typically pay overdrafts on accounts in good standing, payment of overdrafts is merely a courtesy and not a right or obligation. The Credit Union in its sole discretion can discontinue the Courtesy Pay Program for any account at any time without prior notice and without any reason or cause.

## Empty Pockets this Holiday Season?

Add some jingle to your step with a Holiday Loan from Firestone Community! Don't stress over holiday expenses – contact a Loan Representative today to see how you can qualify for our low loan rates.

Apply online today at [www.firestonecommunity.coop](http://www.firestonecommunity.coop).

\*APR is annual percentage rate. The rate you receive will be based on credit history. All loans are subject to credit approval and certain restrictions may apply. Offer begins November 1, 2011.



## OUT and ABOUT in the COMMUNITY

### Mauriceville Christmas Tree Lighting:

Tuesday, November 29, 2011 at 6:00pm. Christmas Tree Lighting & Santa will be at the lot between Tuffy's and Woodridge Land. Refreshments and a canned food drive for the community will be available.

### Orange Christmas Parade:

Friday, December 2, 2011

### Annual Senior Citizens' Dinner:

Saturday, December 3, 2011, 6:00pm, Mauriceville Elementary. Residents and former residents in Mauriceville are welcome to attend. Contact Patsy Viator 745-1308 or Mary Jane Johnson 745-1357 for details.

### Bridge City Christmas Parade:

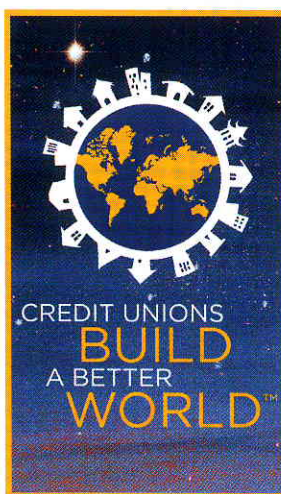
Saturday, December 3, 2011

We'll be present at all of these events. We hope to see you there!

# International Credit Union Day

Since the doors of the first credit union were opened, members worldwide have come together to celebrate and reflect on credit unions' proud history. Annually, on the third Thursday of October, we gather to promote awareness and support for the credit union difference. This year's theme – Credit Unions Build a Better World™ – underlines the significant social and economic contributions credit unions make to their communities worldwide.

Join us on Friday, October 21st, to celebrate ICU Day with refreshments in the Firestone Community lobby from 9am to Noon.



[www.firestonecommunity.coop](http://www.firestonecommunity.coop)

**Orange Location:**  
2101 McArthur Drive  
Orange, TX 77630  
409-886-3096

**Bridge City Location:**  
150 E. Roundbunch Road  
Bridge City, TX 77611  
409-697-2461

**Mauriceville Location:**  
11284 Highway 12  
Orange, TX 77632  
(409) 745-2150

**All Lobby Hours:**  
9:00 a.m. – 5:00 p.m.  
Monday, Tuesday,  
Wednesday, Friday  
9:00 a.m. – 6:00 p.m. Thursday

**All Drive-Thru Hours:**  
7:30 a.m. – 6:00 p.m.  
Monday through Friday  
9:00 a.m. – 12:00 noon Saturday

**ALL branch drive thru's are open from 9-12 on Saturday.**

**Holiday Closings**  
Thanksgiving Weekend  
Thursday, November 24, 2011  
Friday, November 25, 2011  
Saturday, November 26, 2011

Christmas  
Friday, December 23, 2011  
Monday, December 26, 2011

New Years Day  
Monday, January 2, 2012



Federally Insured by the NCUA



## Bringing Thanksgiving to the Community's Table

While we're all gearing up for the Thanksgiving Feast and Football, we need to remember there are those less fortunate who won't be able to do the same. In the spirit of the holiday, Firestone Community will begin collecting donations of food at all locations. All can goods and non-perishable items are welcome. All donations will be distributed to local families.

*Thank you for your donation!*

## Hunting for that Perfect Rate?

Firestone Community is offering low rates on all ATV loans. Log on or contact the credit union to find out if you qualify for an ATV loan with rates

As Low As **4.00% APR\***

Hunting Season isn't over yet – tag that perfect loan for your ATV today!

\*APR is annual percentage rate. The rate you receive will be based on credit history. All loans are subject to credit approval and certain restrictions may apply.



## Board Elections Notice

Any member in good standing with the credit union who is at least 18 year old may apply for a position on the board. Each applicant must submit a statement of qualifications and biographical data with the application. Anyone wishing to serve on the Board of Directors may pick up an application packet at any branch location.

The deadline for returning completed applications is December 15, 2011. Applications will be reviewed by a nominating committee and the Nominating Committee will announce their recommendations for the 2012 expiring terms to the membership in the January 2012 Newsletter.

Please feel free to contact the credit union with any questions.