

A Publication of the N.G.H. Members Credit Union



The President's Gavel

Wallace Hitchcox

During the past twenty five years I have had the pleasure of serving on this board with Ms. Helen Ivey. Ms. Ivey has been invaluable as our Board Secretary and has served on numerous committees to include the Nominating Committee which reviews candidates for the board. She has recently announced her retirement from the Board of Directors. Ms. Ivey's sole purpose has been to serve the members of our credit union and to improve their financial lives. When purpose and hard work are someone's ethic, an organization realizes success and N.G.H. Credit Union has had many successes during her leadership. Her diligence of always focusing on our members has helped us introduce competitive and innovative services.

Ms. Ivey, the N.G.H. Credit Union thanks you for your dedication and your invaluable leadership. The Board of Directors and I thank you for your thoughtful insight, hard work and commitment!

Have you noticed the credit union's new hours? Over the past years this has been one of the items our members have requested most on surveys. Ms. Norman recently reported to the board the credit union would be able to open during the lunch hour! N.G.H. Credit Union is now open from 11:00 am. to 12 Noon each day! Thanks to Ms. Norman and the staff for all their hard work!

The Board of Directors and staff wish each of you a safe and happy holiday season!

Reflections by Colleen Morton

I was raised using the credit union as my dad was a member at the Dupont Credit Union and that is how I paid for my college. When the N.G.H. Credit Union opened I joined right away! I have worked on the Marketing Committee, Supervisory Committees and from 1966 to 1971 I was President. When I was leaving my term as President we were trying to reach \$1 million!

We did little loans for vacations and Christmas in the beginning, no car loans. Things were tough, people could not get loans at banks if you did not have a checking account. The credit union was payroll deduction. The first year we had the Christmas Club Accounts people were so excited and surprised to see what they had saved that year! I think that was our most popular account. We did not get a lot of raises during those times. When I got a raise I put it in the credit union and it grew. We had Shared Secured Loans so I could borrow against my savings while my savings kept growing!

When Parkview Hospital opened we lost most of the hospital leadership, the people who operated the credit union, most of them stayed on as members, but this period was a struggle for the credit union. Cora Snell was Treasurer and kept our accounts. Jane Pate was excellent with the Credit Committee and helped many people with budgets and finances.

Willie Hannah is always saying, "Ms. Morton says you can't borrow yourself out of debt"! I have benefited from being a member and volunteer of the credit union. The best benefit of all is we have helped each other through the years!

Deliver Holiday Smiles with N.G.H.C.U. Holiday Loans!

Signature loans up
to \$3000

2% below our advertised rates!
November 1, 2009 through
December 31, 2009!



Small Change

- **GO GREEN!** N.G.H. Credit Union e-Statements are easy, secure, and **paper-free!** We also save money in paper, envelopes and postage! Call a branch office for details.
- **Online Banking** site is www.nghcu.com
- **ATM ACCESS** to savings is now available at any Fifth Third Bank free of charge!
- **WELCOME** to Bessie Morton, Member Services Representative!
- **Christmas Club Checks will be automatically deposited into member's accounts on November 2, 2009.**
- **MONEYLINE** voice response unit—862-6826 or 862-6827



**THE CREDIT UNION WILL BE CLOSED ON
THE FOLLOWING HOLIDAYS:**

Thanksgiving Day, November 26, 2009
Thanksgiving Holiday, November 27, 2009
Christmas Eve, December 24, 2009
Christmas Day, December 25, 2009
New Year's Day, January 1, 2010



Manager's Message

Priscilla Norman

Do you want to know your credit score? Do you want to know what is listed on your credit report? Go to www.annualcreditreport.com.

AnnualCreditReport.com is the only authorized source to get your free annual credit report through federal law. Credit reports can be requested online, by phone or by mail. To request your credit report online visit website www.annualcreditreport.com, to request your credit report by phone dial 1-877-322-8228 or to request your credit report by mail, please come by the credit union and we will give you the Annual Credit Report Request form along with the address to mail the form.

It is important to make sure the information on your credit report is accurate and current. Also, monitoring your credit report is a good way to detect identity theft as well as any unauthorized activity. If you would like assistance with reading your credit report, please stop by the credit union and we will gladly assist you.



MISSING THAT NEW CAR SMELL? Drive Away with an Auto Loan from NGH Credit Union for as Low as 2.9% apr *

N.G.H. Credit Union is always working to help you save more. You can lower your monthly payment by getting 2% below our current auto loan rates.

These lower rates will apply to both new and used vehicle purchases through the end of December 2009!

100% Retail Financing

apr is based on credit rating; rates will range from 2.9% up to 11.9% based on credit rating; savings applicable **only to new loans; existing loans are not eligible for promotional rate*

DIVIDEND RATE DISCLOSURE

DATE: September 30, 2009

ANNUAL PERCENTAGE YIELD (APY) IS ACCURATE AS OF DATE SHOWN
Compounded Quarterly

MIN. BAL. TO OPEN	MIN. BAL. TO EARN DIV.	ACCOUNT DESCRIPTION	Yield	DIVIDEND RATE
\$10.00	\$100.00	REGULAR SHARE	0.25%	0.25%
\$0.00	N/A	CHECKING ACCT.	0.00%	0.00%
\$0.00	\$100.00	CHRISTMAS CLUB	0.25%	0.25%
\$10.00	\$100.00	VACATION SHARES	0.25%	0.25%
\$100.00	\$100.00	IRA SHARES	2.01%	2.00%

CERTIFICATES OF DEPOSIT ACCOUNTS (Rate is fixed for the term of the Certificate)

Compounded and Credited Monthly—Effective 9/30/09

Term	Min Deposit	Rate	Yield	Early Withdrawal Penalty
6 month	\$500	1.50%	1.51%	90 days loss of interest
12 month	\$500	1.75%	1.76%	90 days loss of interest
18 month	\$500	1.85%	1.86%	180 days loss of interest
24 month	\$500	2.00%	2.01%	180 days loss of interest
36 month	\$500	2.50%	2.52%	180 days loss of interest
48 month	\$500	2.75%	2.78%	180 days loss of interest
60 month	\$500	3.00%	3.0.3%	180 days loss of interest

MONEY MARKET ACCOUNTS—Effective 9/30/09

Tier	Balance on Deposit	Rate	Yield
I	\$2000	0.50%	0.50%
II	\$10,000	0.60%	0.60%
III	\$20,000	0.70%	0.70%
IV	\$50,000—over	0.75%	0.75%

IRA CERTIFICATES (Rate is fixed for the term of the Certificate)

Compounded and Credited Monthly—Effective 9/30/09

Term	Min Deposit	Rate	Yield	Early Withdrawal Penalty
1 year	\$500.00	1.75%	1.76%	180 days loss of interest
2 years	\$500.00	2.00%	2.01%	180 days loss of interest
4 years	\$500.00	2.75%	2.78%	180 days loss of interest

N.G.H. CREDIT UNION

1818 Albion Street
Nashville, Tennessee 37208

OFFICE HOURS

N.G.H. M-Th 7:30-4:00

Fri. 7:00-4:00

B.L.T.C. M-Th 7:30-4:00

Fri. 7:00-4:00

TELEPHONE NUMBERS

N.G.H. Office 341-4455

B.L.T.C. Office 862-7026

MONEYLINE 862-6826

BOARD OF DIRECTORS

Wallace Hitchcox—President

N.G.H. Retired Member

Karen Shaw—Vice-President

B.L.T.C. Administration

Helen Ivey—Secretary

B.L.T.C. Retired Member

Tommy Williams—Treasurer

N.G.H. Retired Member

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N.G.H. Clinical Laboratory

Ella Lawrence

B.L.T.C. Nursing

Robbie Newlin

N.G.H. Medical Staff Services

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Joyce Bentley, B.L.T.C. Accounting

Melva Cox, N.G.H. Accounting

Tony Driver, N.G.H. Human Resources

William Scruggs, B.L.T.C. Physical

Therapy

CREDIT UNION STAFF

Priscilla Norman, Executive Manager

Rosey Bean, B.L.T.C., Branch Manager

Darlene Parker, N.G.H.,

Data Processing

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Diane Burford, Member Services

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Judy Rose, Member Services

Julie Shaub, Consultant

CREDITLINE STAFF

Robbie Newlin, Editor

Jordan Ritchie, Web Master