

MEMBER n e w s



January 2012

New CEO Appointed

After 14 years of dedicated service to Agility Financial Credit Union, CEO Robert Arick retired Dec. 31, 2011. The board, staff and membership of the Credit Union wish Robert well in his retirement and thank him for his service to us all. **Kay Mims** is the new CEO here at Agility. Kay has worked at Agility Financial CU for 11 years and has been in the credit union industry for more than 25 years, so she is familiar with our members, this area and the credit union philosophy. Rest assured you're in good hands! We won't miss a beat delivering the same great service you've become accustomed to at Agility Financial Credit Union.

Annual Meeting Has a New Location

Agility FCU members, mark your calendar now for our **Annual Meeting!** Join us on Sunday, March 11, 2012 at our **new Annual Meeting location** at the Benjamin L. Hooks Central Library, located at 3030 Poplar Avenue in Memphis. Come join us to review the credit union's past year, discuss future plans, and answer any questions and concerns from members. Doors open at 1 p.m. and the meeting starts at 2 p.m. **Door prizes will be awarded, too!** Please note that we will no longer provide lunch.



Make Agility Financial Credit Union Your First Resource for All of Your Loans

If you need a loan for any reason – auto, tuition, emergency, consolidation – be sure to make Agility Financial CU your first resource. We're here to meet all your borrowing needs. Our **New and Used Vehicle Loans** have great rates and flexible terms. Already refinanced? We do refinancing, too! Our **Home Equity Loans** with **FIXED** rates and **Home Equity Lines of Credit** at variable rates both let you use the cash in your home for other necessities or wants. Other loans at Agility Financial CU include **Signature Loans**, loans for RVs, vacations and even back-to-school. Visit our loan page online at www.agilityfinancial.com/loans or stop in to discuss your goal with us. Don't forget, we're here for service!



*Agility Financial Credit Union.
Service. Answers. Fast.*

Two Spots on CU Board Available

The Board of Directors of Agility Financial CU announces 2 (two) 3-year term board positions available. Currently, incumbents William Hughes and Stan Carroll will be running again. Any other interested candidate needs to send a letter of interest to the CU by Friday, February 10, 2012. Membership will vote for the directors at the Annual Meeting, Sunday, March 11 (see separate article in this newsletter). Note: We will NOT accept nominations from the floor. If you have questions, please call the credit union at 901-529-2760.

1st Quarter Holiday Closings

New Year's Day
Monday, January 2
Martin Luther King, Jr. Day
Monday, January 16



1098 and 1099 information will be mailed separately by the end of January.

Privacy Policy

At Agility Financial Credit Union, your privacy is top priority. This notice describes how we protect the privacy of your personal information and give you an opportunity to let us know if you do not want certain information about you disclosed to other parties. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

Information We Collect & Disclose to Others

We collect nonpublic information about you from some or all of the following sources:

- Applications and other forms you submit to our affiliates or us.
- Information about your transactions with us or others.
- Information about your transactions with government agencies.
- Information we receive from consumer reporting agencies.

We may disclose all the information that we collect, as described above.

Parties to Whom We Disclose the Information

We may disclose information about you to the following types of third parties:

- Financial service providers, such as those that provide mortgage services and insurance companies.
- Non-financial companies, such as consumer reporting agencies or statement rendering.
- Our affiliates such as CUNA Mutual Insurance as permitted by law.

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information. Furthermore, we do NOT sell member mailing lists.

In order to conduct the business of the Credit Union, we may also disclose nonpublic information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Agility Financial Credit Union or become an inactive member, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

What You Can Do To Help

While we are committed to protecting your privacy, you can also help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit/ATM card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you representing himself as a credit union employee and asks for your account number, beware. Credit Union employees will have access to your information and will not need to ask for it if we initiated the call.
- It is important that we have current information on how to reach you. If we detect fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know immediately.
- Please call us if you have questions concerning activity on your account(s).

Contact Information:

If you have questions or concerns about our privacy policy or other privacy issues, please contact us at:

Agility Financial Credit Union
495 Union Ave.
Memphis, TN 38103
(901) 529-2760, Fax: (901) 529-2892



Make your family part of our family!

Agility Financial Credit Union provides an array of financial products and services from checking accounts, car loans, credit cards and more! Send your friends and family to the credit union today!

VISA

Credit Card Rates & Perks are Hard to Beat!

It's a new year! Why not switch to a new credit card that can improve your finances in 2012? Apply for an Agility Financial FCU VISA® Credit Card! Our VISA® rates are as low as 9.75% APR* with no annual fee. Plus, the same low rate applies for cash advances, balance transfers and purchases – try to beat that deal at other financial institutions!

Call for details or visit us on the web at www.agilityfinancial.com.



495 Union Ave.
Memphis, TN 38103
Phone: (901) 529-2760
Fax: (901) 529-2892

Hours:

Monday - Friday
9:00 a.m. - 5:00 p.m.



www.agilityfinancial.com