

ANNUAL MEETING

Where: West Florence High School Cafeteria
When: Saturday, February 28th, 2009
Time: 12:00 noon
Who: All credit union members

Please join us for our 47th annual meeting. A free lunch will be provided to all members in attendance. We will hold elections for the volunteer positions of board of directors, credit (1699) committee and supervisory committee members.

Take part in your credit union. Be present at the annual meeting.

Car Dealers are Dealing, We are Lending

Right now, new car inventory is high for many models. Some cars dealers have three months' or more supply available.

That makes for a buyer's market--prime time for you to find a sweet new-car (55267) deal.

Come see us for a low-interest loan and you'll have the best of both worlds.

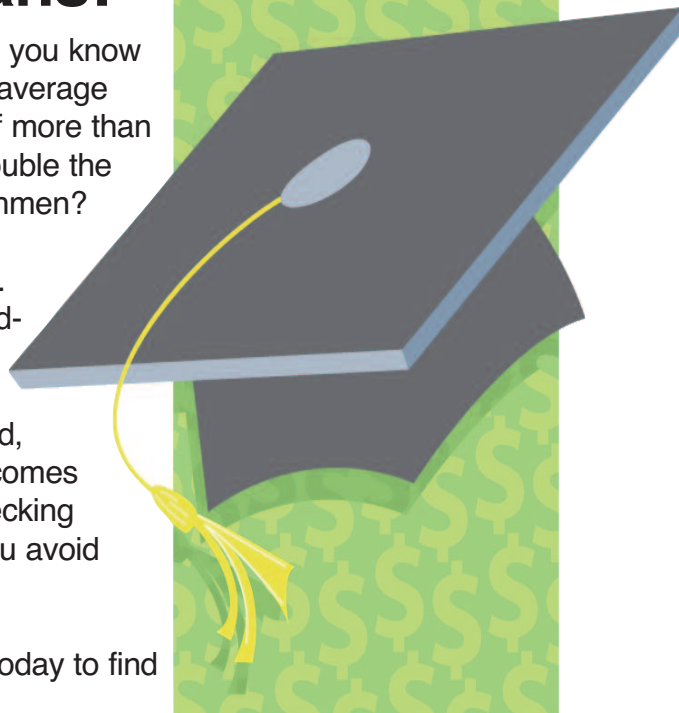
Money-Savvy Collegians:

College students: Did you know that seniors carry an average credit card balance of more than \$2,600, more than double the debt reported by freshmen?

But you don't have to. Instead, (9088) consider applying for a debit card. They're just as convenient and, because the money comes directly from your checking account, they help you avoid falling into debt.

Call the credit union today to find out more.

Think Debit



Car Buying Tips

- Decide make, model, options, and color
- Get preapproved for loan from credit union
- Visit at least three dealerships or car lots
- Take someone with you
- Look for the car you want, with the most features, at an affordable price
- Consider gas mileage
- Keep good records as you shop
- Negotiate up from the dealer's true cost, rather than down from the sticker price (20197)
- Avoid dealer markups by financing at the credit union



Money Troubles? Let's Talk About It

It's easy to feel all alone when money troubles hit.

Serious trouble may be as rare as a job layoff or as commonplace as credit card debt.



So, even if your rough situation is new for you, remember that it's one we're very familiar with. We help members like you--with problems just like yours--every day.

Don't wait for things to get worse. Call us. Whatever your financial challenge, we can help.

Credit Unions Serve Consumers for 100 Years

Nucor Credit Union is not 100 years old—yet—but we join credit unions around the country in celebrating a wonderful milestone: formation of the nation's first credit union, La Caisse Populaire St. Marie in New Hampshire, in 1908. Today known as St. Mary's Bank, it continues to thrive as a credit union serving its (3762) owner/members.

And 1909 marked another signal event in credit union development, with the passage in Massachusetts of legislation enabling formation of credit unions.

The American credit union movement began in New England 100 years ago. Those credit unions began as a social movement designed to help people live better lives through access to essential financial services.

Early credit union pioneers identified a need for a cooperative source of fairly priced credit at a time when it was not available for average consumers. Throughout its history, the credit union movement has remained true to these philosophical, yet pragmatic, roots.

In 100 years of growth and evolution credit unions have continually improved service to members. And today, when so many other financial institutions are struggling in a weakened economy, credit unions are strong because they stay true to their original purpose—people helping people.

No matter how old our credit union is, you and all members are the beneficiaries of 100 years of credit union innovation and service to members. We'll celebrate this major achievement and continue to look for ways to help members make the most of their money.

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See Any Hidden Numbers? One Could Be Yours

How can you be a winner? Hidden throughout each newsletter are different account numbers. If one of them is yours, you can claim \$20.00!

It does pay to read your newsletter. Remember, you *must* claim your prize in person at the credit union or write us within ten business days of the mailing.

DIRECTORY

STAFF

PAUL CHAPPELL, Manager
DEBBIE MCGEE, Assistant Manager
NINA VAUSE, Administrative Assistant
BILL DALRYMPLE, Senior Loan Officer
WAYNE DOUGLAS, Loan Officer
RACHEL PIERCE, Head Teller
HOLLY KIRKPATRICK, Teller
W. A. HUDSON, Loan Adjuster
LAURIE HIGNITE, Teller
LINDA ROSIN, Teller
KATRINA QUILLIN, Teller
MARILYN MILLER, Teller
RHONDA GUNTER, Teller
BEVERLY MARTIN, Teller
GWEN WHALEN, Teller
DONNA HAYDEN, Teller

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Audio Response System

Local to Florence, SC 665-7303

Outside the Florence area 1-888-665-7303

Internet Access www.nucorcu.org

4th Quarter, 2008 RATES

stated in Annual Percentage Yield

SAVINGS PLANS

SHARES

\$5.00 - \$999.99 - 1.20% APY

\$1,000.00 - and up - 1.50% APY

IRA Share: 2.25% APY

Checking: 0.50% APY

\$1,000.00 Certificate:

1-year - 3.75% APY

6-month - 3.50% APY

LOANS

Share Loan: 10.00% APR

Signature Loan: 18.00% APR

C.D. Loan: 2% APR above C.D. rate

Home Equity Real Estate:

8.25% APR (variable)

New Autos:

5.7% APR to 5.9% APR

Used Vehicles: 6.9%

VISA with no annual fee

11.0% APR variable

Premium VISA: 7.00% APR

APR - Annual Percentage Rate

*For more information on terms, please contact the credit union
Rates subject to change without notice*