

Secure Your Future

Come in and meet with
Senior Financial Consultant, David Moore
 423-416-5200 or 423-378-2812

Advisory and Insurance services are offered through CUE Financial Group, Inc., a SEC Registered Investment Advisor and General Insurance Agency. Securities are offered through Foothill Securities, Inc., member FINRA and SIPC. Offices of CUE and Foothill are located in certain branches of ACFCU and offer products and services by Agreement. These are not products of ACFCU; are not insured by any Federal agency and are subject to investment risks, including possible loss of principal invested.

www.myacfcu.org

State of the Credit Union By Ronald Scott, President and CEO



**Building Financial Relationships
 One Member at a Time**
 Message from The President:

One thing that sets Appalachian Community Federal Credit Union apart from many other companies is that we don't report to Wall Street. We focus on our members. When I talk with them, they want to know how we are using our financial resources to serve them. What are we doing to help Appalachian families manage their finances and move forward in a still-slaggy economy? Is ACFCU keeping service levels high and rates competitive? How well are we fulfilling our unique mission of serving this area?



businesses are key to a community's success? At Appalachian Community Federal Credit Union, we are equipped and determined to support small businesses in the eight counties that we serve. With Business Banking checking accounts, loans, lines of credit, merchant services, and much more, we can meet your needs in this area. With our unique size and flexibility, we can work with our members for common goals, not one sided qualifications. I encourage our small business members to check us out for financial and lending needs as well as considerable savings.

As we celebrate 80 years of serving both the historic paper industry in Kingsport and the people in the Appalachian communities, we recognize the support and participation of our members that made these recent advancements possible. Thank you for taking this journey with us as your credit union prepares to serve your family and communities for another 80 years.

Sincerely,

Ronald E. Scott
 President and
 Chief Executive Officer

We continue to offer innovative and competitive products and services, along with mobile apps and other tools to make it easier to manage your finances and to work toward your personal goals. We have invested in state of the art technology to ensure Appalachian Community Federal Credit Union can serve it's members anywhere in the United States. This enables us to serve the needs of our rural areas as well as the TriCities. We look forward to expanding our Communication Center in 2013 to further this mission.

In 2012, we also turned our attention to small businesses. How many years have we heard in recent times that small

Celebrating 80 Years of Service! with 8% APR*

on New Purchases, Cash Advances and
 Balance Transfers. Until December 30, 2012
 for the life of the balance

VISA® Platinum Choice Card



... the perfect card for all occasions

*Annual Percentage Rate is based on credit qualifications. 8%, 12% and 15% is a promotional rate based on current rate and is valid from September 30, 2012 to December 30, 2012. Offer applies to existing and new cardholders. Promotional rate applies to balance transfers, purchases and cash advances between September 30, 2012 and December 30, 2012 for the life of the balance. All rates and terms are subject to change.



Sam's Membership Day

ACFCU members will receive a \$10 or \$25 gift
 card to Walmart or Sam's Club with any new
 Sam's membership or renewal.

November 28, 10 a.m.-5 p.m.
 Stone Drive, Kingsport Branch

November 29, 10 a.m.- 5 p.m.
 Center Street, Kingsport Branch

December 11, 10 a.m.- 5 p.m.
 Market Street, Johnson City Branch

December 13, 10 a.m.- 5 p.m.
 Rogersville Branch

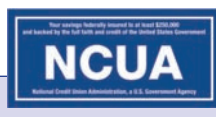
December 18, 10 a.m.- 5 p.m.
 Resource Center, Gray Branch

Board of Directors Openings and Nominations

Attend the 2013 Annual Meeting of the membership of Appalachian Community Federal Credit Union on Thursday, March 7, 2013, from 5:30 p.m. to 7 p.m. at 1500 Stone Drive, Kingsport, Tennessee. Refreshments and giveaways will be part of the Annual Meeting. All of the ACFCU branches will have Open House on March 7, 2013 from 9 a.m. to 5 p.m.

The Nominating Committee consisting of Mr. Joe Boggs, Mr. C. Wesley Snapp and Mr. Jeff Street, were appointed to recommend members to fill the vacancies that will exist on the Board of Directors on the Annual Meeting date. The committee is responsible for identifying qualifications and performing background checks that meet Federal requirements. The committee has submitted the names of incumbents Mr. Alex Castro and Mr. Royden Russell to serve a three-year term.

Individuals wishing to be nominated or to nominate someone for the Board of Directors may do so by submitting their names to the Nominating Committee. The Nominating Committee must receive nominations no later than Tuesday, December 31, 2012. If the number of nominations is equal to the number of open positions, those individuals nominated by the committee will be deemed to have been elected by acclamation and will be reported as notices in each branch and an electronic notification. There will be no nominations accepted from the floor.



Federally insured by NCUA

GRAY OFFICE:
 5034 Bobby Hicks Hwy, Ste 2
 Gray, TN 37615

STONE DRIVE OFFICE:
 1500 East Stone Drive
 Kingsport, TN 37662

ROGERSVILLE OFFICE:
 1206 West Main Street
 Rogersville, TN 37857

CENTER STREET OFFICE:
 460 West Center Street
 Kingsport, TN 37662

JOHNSON CITY OFFICE:
 1000 West Market Street
 Johnson City, TN 37604

NORTON OFFICE:
 1400 Park Avenue NW
 Norton, VA 24273

www.myacfcu.org

1-800-378-3778

HOLIDAY CLOSINGS

November 22 & 23, 2012 in observance of Thanksgiving
 December 24 & 25, 2012 in observance of Christmas
 December 31, 2012 & January 1, 2013 in observance of the New Year holiday



Tips for Avoiding Fraud This Holiday Season



Don't Give Out Your Personal Information
Never respond to phone calls, emails and texts that are claiming to be ACFCU or another financial institution asking about your accounts or asking for personal information. This is a type of identity fraud where thieves are trying to get your personal information such as social security numbers, date of birth, address, credit or debit card numbers or even passwords for your accounts.
Appalachian Community Federal Credit Union will

never send you an unsolicited message requesting this type of information. If you ever receive this type of message or phone call, contact ACFCU immediately.

Lighten the Wallet

It is not a good idea to carry your Social Security card, birth certificates or even passports with you. Also leave unused credit cards at home in a secure location. Never carry pin numbers or account passwords with you.

Inventory Your Credit Cards

Routinely scan or make copies of the fronts and backs of the credit cards that you carry in your wallet. Keep the copies in a secured location at home. If your wallet or purse is stolen or lost you will need to respond quickly.

Keeping Receipts

It is a great idea to keep receipts during the holidays for returns, but it is also important to keep them to review your monthly checking account statements and credit card statements for accuracy. If a charge appears incorrect you will have your receipts to dispute the transactions.

Trust Your Instincts

They are usually right. If you feel that your account information has been compromised by a merchant, online vendor, restaurant or ATM contact your account holders or the credit union immediately.

Monitor Account Balances

Monitor your account balances and transactions a little closer at the holidays, especially checking accounts, debit card transactions and your credit union credit card. Remember to use the ACFCU account alerts and the MYACFCU online banking for monitoring and balances.

Have a very Merry Christmas by avoiding fraud and thieves this year. When in doubt call us!

Tis the season for Holiday Gift Giving!
with a little help from us and a Double Nickel Special!



To Celebrate Our 80th Year

Low As **5.50% APR***
for up to 12 months for qualifying members

*APR is Annual Percentage Rate. Limited time offer. Rate effective as of November 1, 2012 to December 31, 2012. Loan subject to credit approval. Certain restrictions apply.

Appalachian Community Insurance Agency



A New Home for the Holidays

Appalachian
Community Federal Credit Union
HOME LOAN CENTER
423-230-2600



Penny Pavitt
Home Loan Center Originator
NMLS# 779477
(main) 423-378-3778
(direct) 423-378-2824
(fax) 423-387-5080
ppavitt@myacfcu.org



Regina Harvey
Home Loan Originator
NMLS# 261773
(main) 423-378-3778 ext. 4409
(cell) 423-426-1711
(direct) 423-230-2606
(efax) 423-230-2606
rharvey@myacfcu.org



Ronnie Doss
Home Loan Originator
NMLS# 272671
(main) 423-378-3778 ext. 1223
(direct) 423-230-2605
(cell) 423-416-1768
rdoss@myacfcu.org



Louise Means
Home Loan Originator
NMLS#649433
(main) 800-378-3778 ext. 4410
(direct) 423-230-2609
(cell) 423-470-2311
(e-fax) 423-230-2609
lmeans@myacfcu.org



Rachael Carroll
AVP of Real Estate Lending
NMLS#103095
(main) 423-378-3778 ext. 6108
(cell) 423-340-1280
(direct) 423-378-2806
(fax) 423-378-2806
rcarroll@myacfcu.org

Appalachian Community Insurance Agency offers cost effective solutions to cover your family's insurance needs. We start each and every personal policy with a detailed review of your coverage needs before making recommendations. As an independent agency, we represent a number of financially strong companies to ensure we offer the best protection to fit your needs. Our goal is to assist in minimizing the burden of financial loss through the most cost effective placement of coverage.

Products that are offered through Appalachian Community Insurance Agency:

- Homeowner
- Watercraft
- Flood
- Earthquake
- Bonds
- Automobile
- Motorcycle
- Recreational Vehicle
- General Liability
- Workers Compensation

Appalachian
Community Insurance Agency

Call Today for a Free no obligation quote!

Trish D. Terry
Protection Specialist

Trish has over 18 years experience as a licensed property and casualty Insurance Agent.



423-230-2620 or
423-975-2242 (ACIA)
or 1-800-378-3778 ext.1263
Cell: 423-426-0587
ttery@myacia.org



*Disclaimer: Appalachian Community Insurance Agency (ACIA) is an independent agency offering personal and commercial insurance. Offices are located in certain branches of Appalachian Community Federal Credit Union. ACIA insurance products are not sold by or products of Appalachian Community Federal Credit Union and are not insured by any federal agency. Acceptance of insurance products through ACIA will not affect or influence a member's loan decision, rate or terms with Appalachian Community Federal Credit Union. ACIA is a solely owned subsidiary of Appalachian Community Federal Credit Union.