

Mississippi Telco FCU's Telephone History Exhibit is now open to the public

Operating Hours:
Tuesdays and Thursdays
9:00 a.m. – 11:00 a.m.
[Also by appointment]



WWW.MSTELCO.ORG is getting a makeover!
Stay tuned for our new web site... **New Look – Same Great Service**



Mississippi Telco FCU offers five consumer credit cards and three business credit cards. Choose the card that's right for you! www.mstelco.org

Win \$25 in the Credit Union Word Search

Name: _____ Date: _____

US Presidents

N	V	J	R	N	Z	R	X	A	C	H	I	M	I	Y	ADAMS
O	E	A	Y	E	R	J	N	A	D	T	A	F	T	Q	BUSH
T	A	C	G	R	A	N	T	O	N	A	G	A	E	R	CARTER
G	L	K	O	D	Q	P	F	Z	T	W	M	N	V	N	CLINTON
N	O	S	R	J	T	N	I	V	K	N	D	S	O	U	EISENHOWER
I	S	O	R	L	L	I	L	L	B	F	I	S	Q	Z	FILLMORE
H	W	N	E	I	E	X	L	Y	I	S	R	L	D	G	GARFIELD
S	Y	L	W	N	V	O	M	L	T	E	R	L	C	E	GRANT
A	V	D	O	C	E	N	O	U	F	J	E	D	X	K	JACKSON
W	O	T	H	O	S	F	R	F	O	I	T	P	H	E	JEFFERSON
B	O	K	N	L	O	Y	E	B	F	G	R	O	E	N	KENNEDY
U	S	K	E	N	O	J	A	R	C	H	A	L	T	N	LINCOLN
S	Q	Y	S	R	R	M	A	O	U	N	C	K	G	E	NIXON
H	U	X	I	F	A	G	S	N	A	M	U	R	T	D	OBAMA
N	F	U	E	Z	I	W	L	X	R	K	O	N	B	Y	POLK
															REAGAN
															ROOSEVELT
															TAFT
															TRUMAN
															WASHINGTON

July winners: Sandee Reynolds, Donna Dabbs, and Jeremy Allison

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3.49% APR*

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*APR = Annual PCT Rate
Notice:

CreditLine is an official publication of MS Telco Federal Credit Union and is prepared for the purpose of general information about financial news and related subjects. This newsletter serves as official notice to the Credit Union membership of all matters contained within.



Great Rates await you at Mississippi Telco FCU!



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www.mstelco.org
601.664.2085

Credit Line

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Mississippi Telco
Federal Credit Union
409 Riverwind Drive
P.O. Box 97997
Pearl, MS
39288-7997

Communications:

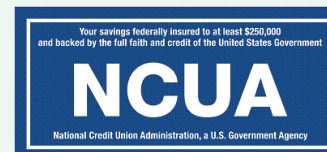
WATTS
800.431.4708

Local Phone
601.664.2085

Fax
601.664.9717

Audio
800-445-0372

Web Site
www.mstelco.org



Notice of the 77th Annual Membership Meeting of the MS Telco FCU

The Chairman of the Board of Directors, in a duly called meeting of the Board of Directors, on September 22, 2011, issued a call to all members of the MS Telco FCU to attend the 77th Annual Membership Meeting of the credit union, to be held at the Brandon Municipal Complex in Brandon, MS at 6:00 P.M., February 25, 2012.

BALLOTS will be mailed to you at least 30 days before the annual meeting, with voting and mailing instructions. The BALLOT must be returned to an independent third party before February 20, 2012 and the results will be announced at the annual meeting on February 25, 2012.

Nominations for each position will be made by the Nominating Committee and a brief biographical sketch of each nominee will be provided to you with the official credit union ballot. THIS PROCEDURE ELIMINATES THE USE OF BALLOTS AT THE ANNUAL MEETING, EXCEPT AS OTHERWISE HEREIN PERMITTED.

NOMINATIONS MAY BE MADE BY PETITION: Persons desiring to run for a position on the board of directors may do so by securing the signatures of no less than one (1) percent of the total membership as of October 31, 2011. The petition, and a signed agreement to serve if elected, must be submitted to the credit union secretary, with a statement of qualifications and a short biography, 40 days prior to the annual meeting. Therefore, the deadline for qualifying by petition will be January 16, 2012.

NOMINATIONS SHALL NOT BE MADE FROM THE FLOOR: Unless sufficient nominations have not been made by the nominating committee or by petition, to provide for one nominee for each position, or circumstances prevent that candidacy of the one nominee for a position to be filled. If either of these should happen and there is more than one nominee for a vacancy, ballots will be distributed, the vote taken, tallied by the tellers appointed by the chair, and the election results announced.

If there is only one candidate for each position, the chair may take a voice vote or declare each nominee elected by general consent or by acclamation.

Congratulations to Mississippi Telco FCU's 2011-2012 Scholarship Winners

Joseph Cunningham received a \$500.00 scholarship
Maegan Easley received a \$1,000.00 scholarship

MISSISSIPPI TELCO FEDERAL CREDIT UNION RECOGNIZED FOR ADVOCACY EFFORTS

Mississippi Telco Federal Credit Union has been honored as one of only twelve credit unions in Mississippi that earned an Advocacy Award, which recognizes credit unions for extraordinary advocacy efforts on behalf of credit unions. Mississippi Telco credit was recognized for their achievement at the Mississippi Credit Union Association's (MSCUA) Annual Meeting and Convention, recently held in Biloxi, Mississippi.



MS Telco FCU presents a leading online mortgage application that delivers a firm decision in only minutes! You can compare different loan programs, calculate principal, interest and closing costs, and even order the credit report online. Visit www.mstelco.org to apply for a home loan today. It's fast, easy, and affordable!

Avoid service fees: As part of our continued commitment to you, Mississippi Telco FCU will not charge a fee to use our Debit Cards, nor will we charge a monthly service fee.



"Progress is the constant replacing of the best there is with something still better!" Edward A. Filene

Mississippi Telco FCU's 2nd Annual Back-To-School Open House



Attendees received goodie bags while Dorian LaChance wowed them with magic tricks.



Snacks & door prizes were provided and here are three guests showing off their balloon creations.

Your Board of Directors & Credit Union Staff

Directors

E.E. Robinson, Chairman
D.L. May, Vice Chairman
Lydia Hood, Secretary
D.M. Cox, Treasurer
Kim Sadler
Robert Gooden
Audrey Harris
Joe Pierce
Harry Black
S.K. Lott
Randall Harris

Supervisory Committee

S.K. Lott, Chairman
Michael Crocker
George Ferguson
Cornell Smith
Ben Byrd

Staff & Management

Kevin Long, President/CEO
Rob Loflin, V.P. Member Services
Michelle Omerza, V.P. Member Services
Keith Wilson, V.P. Accounting
Alana Robertson, Marketing Director

Financial Service Representatives

April Seavey
Melissa Usry
Subrena McLaurin

Member Services

Katherine Hayes
Jennifer Aycox
Dawn Williams
Amanda Loomis
Chasity Dearman

Secretaries

Melissa Little
Jean Ching

Description of Account	Minimum Deposit	Dividend Rate	Annual Percentage Yield	Dividend Posting Period
Shares (Savings)	\$10.00	0.25%	0.25%	quarterly
	\$1,000.00	0.50%	0.50%	quarterly
	\$5,000.00	0.75%	0.75%	quarterly
Share-Draft (Checking)	\$30.00	0.25%	0.25%	quarterly
	\$1,000.00	0.50%	0.50%	quarterly
	\$5,000.00	0.75%	0.75%	quarterly
IRA Savings	\$100.00	0.25%	0.25%	quarterly
	\$1,000.00	0.55%	0.55%	quarterly
	\$5,000.00	0.95%	0.95%	quarterly
Money Market	\$5,000.00	0.95%	0.95%	quarterly

Term Share Certificate & IRA

Description of Account	Minimum Deposit to Open	Dividend Rate	Annual Percentage Yield	Dividend Posting Period
91 Day Certificate	\$1,000.00	0.75%	0.75%	maturity
6 Month Certificate	\$1,000.00	1.00%	1.00%	maturity
12 Month Certificate	\$1,000.00	1.25%	1.25%	maturity
18 Month Certificate	\$1,000.00	1.50%	1.51%	quarterly
24 Month Certificate	\$1,000.00	1.75%	1.76%	quarterly
30 Month Certificate	\$1,000.00	2.00%	2.02%	quarterly
60 Month Certificate	\$1,000.00	2.50%	2.52%	quarterly