A NEWSLETTER FOR TVA COMMUNITY CREDIT UNION MEMBERS

MONEYTALK

Fall 2012

NEW WEBSITE ADDRESS – tvaccu.com

TVACCU is pleased to announce the launch of our new website, designed with a fresh user-friendly platform and innovative presentation. Loaded with added benefits and functionality, this site was designed to provide a reflection of TVACCU, our beliefs and principles. Additionally, our new site will provide support and information to answer our member's most common questions, as well as offer new features such as member feedback, convenient forms and links. For an added convenience, we have changed our website address to reflect our recent name change. The new website address is www.tvaccu.com. To help with this change, we will continue to redirect you to the new web address for a period of time if you access the old web address.

TVACCU VISA Credit Card Re-Design

Our TVACCU Visa Credit Card has a sleek new design and name…TVACCU's Visa PLATINUM BLUE gives you all the same Rewards and benefits with a great new look. The name PLATINUM BLUE was chosen to reflect the premium ScoreCard Rewards and benefits enjoyed by our cardholders. With a rate as low as 9.95%, our Visa PLATINUM BLUE is truly a rarity in today's credit card market. All new credit card issues will bear the new name and design.

International Credit Union Day

Visit your favorite TVACCU branch on
INTERNATIONAL CREDIT UNION DAY
– THURSDAY, OCTOBER 18
Join us as we celebrate YOU – our members! Visit your favorite branch from 10am-3pm and sample some tasty refreshments as we celebrate in style. Come join us as we pay tribute to what makes TVACCU so great…YOU!

VISIT US ON FACEBOOK

In addition to our new website, we are excited to present our TVACCU Facebook page! This new page gives us a chance to provide up to the minute information on upcoming events and news.

SERVICE HIGHLIGHT

This is a section in our newsletter designed to highlight and define services offered by TVA Community Credit Union.

Automatic Payments

In today's fast-paced world, automatic payments are a quick and easy way to make bill payments. If you are having payments withdrawn automatically from your checking account, use the middle set of numbers found on the bottom of your checks to present to creditors. This 12 digit number begins with 701080. If you have automatic payments taken from your savings account, it is important to remember that you are allowed 6 automatic savings withdrawals per month. This includes transfers, insurance, etc…There is no limit however to in-branch savings withdrawals.

MEMBER SPOTLIGHT

The Shoals area is rich in Indian history and TVACCU member and author, Rickey 'Butch' Walker is considered an expert in the subject. Butch, as was his father, is a member of the Echota Cherokee Tribe of Alabama. As a boy, his grandfather taught him 'the old ways'. He grew up with a love for his ancestors and their history. It was this passion for him 'the old ways'. He grew up with a love for his ancestors and their history. It was this passion for his people that fueled his desire to share this history with the world through his books. Years of extensive research has led Butch to author several books, including his most recent release:" Chickasaw Chief George Colbert: His Family and His Country". This groundbreaking literary work is the only full book ever written about Chickasaw Chief George Colbert.

Butch retired in 2009 after 35 years with the Lawrence County Board of Education. During that time, he also earned post graduate degrees in science, education and supervision. In addition to his Master's Thesis, Butch has written several other books, including "Doublehead: Last Chickamauga Cherokee Chief". He is currently writing an autobiography titled "Celtic Indian Boy of Appalachia". You can find Butch's books through Amazon.com and through HistoricalTruth101.com and also in our local Books a Million store.

Get to Know Your Volunteers

Since 2004, William Posey has donated his time and talents to serve on our Supervisory Board, and anyone who knows Mr. Posey very well, knows that this volunteer spirit is a theme that runs richly throughout his entire life. The long list of organizations to which Mr. Posey donates his time includes;

- Zip City Fire Department, where he serves as Chairman of the Board
- Diana Singing Board of Directors – Pulaski, Tennessee
- Retired Senior Volunteer Program – Chosen as 'Volunteer of the Year', 2009
- Bicentennial Volunteer Association (TVA Retirees)– He has presented Water Safety classes to over 35,000 children, 2009 Volunteer of the Year
- Shoals Dulcimer & Folk Music Association

An avid musician, Mr. Posey recently performed at Killen Founder's Day. He performs regularly with area dulcimer and folk music associations.

He has been married to the love of his life, Virginia for 53 years. Their two children, Doug & Pam are fortunate to have had such a wonderful example of giving and dedication. TVACCU is also fortunate to have Mr. Posey as a member of our Supervisory Board and as a member of our TVACCU family. Thank you Mr. Posey for all that you do for our credit union!

UNA

KIDS 13 & YOUNGER GET INTO ANY REGULAR SEASON UNA HOME GAME – Just come by any branch to pick up your free ticket voucher.

DEBBIE NEAL RETIRES FROM MALL BRANCH

In her 24 years with TVACCU, Debbie has seen a lot of changes. She spent time at our Reservation and Sheffield branches before settling in at our Mall location, where she served as Head Teller. "I will truly miss my great members and friends at all of the branches. I am thankful for the past and enthusiastic about the future!" Members and co-workers celebrated this amazing lady at an open house in August, given in honor of a wonderful career. We appreciate Debbie and all that she has meant to her TVACCU family. We wish her all the best in her retirement. We'll miss you Debbie!

TVACCU has been busy hitting the streets! Most recently we LOVED visiting with our Killen community for Killen Founder's Day.

Look for us at these Upcoming Events:

Oktoberfest * Saturday, October 6 – St. Florian, AL

Kid's Fire & Safety Day * Saturday, October 13 – Lowe's in Florence, AL

Best Robotics Competition * Friday, November 2 – Florence, AL

Christmas Parades * Florence, Muscle Shoals, Sheffield, Tuscumbia

SHBA Homebuilder's Show * February 15-17, Marriott Conference Center – Florence, AL

MEMBER SPOTLIGHT

It all started many years ago when a friend asked for Rhoda's help in planning her wedding. "I've always loved to cook and to make food look appealing and taste good," says Rhoda Plain, owner of Rhoda P's Catering. As a Home Economics major in college, Rhoda received a solid foundation in cooking, nutrition, food preservation and hygiene. She served over 30 years as a nutritionist and WIC Coordinator for the Alabama Department of Health. But her daytime job didn't stop her from working long nights and weekends with her labor-of-love catering business. Eventually, her passion for cooking, creating memorable events and making people happy led her to retire from her 9 to 5 job and take on a 24/7 catering business. Rhoda and her husband Wendell have quickly transformed a part-time, weekend business into a thriving, full-service catering company. Their meticulous nature, hands-on approach and passion for their work have made Rhoda P's what it is today; a five star organization. Rhoda P's is also known for their devotion to helping others through countless monetary, service and food donations to charity. We are proud to have Rhoda Plain as a member of our TVACCU family!

MAIN OFFICE
TVA Reservation • Muscle Shoals, AL 35661
(256) 386-3000 Toll Free: (888) 274-2128
Lobby Mon. - Fri., 8:30 a.m. - 5:00 p.m.
Drive-up Mon. - Fri., 7:30 a.m. - 5:00 p.m.

BRANCHES
Florence
406 N. Mall Court • Florence, AL 35630
(256)246-0350 • Fax (256) 768-0320

303 E. Dr. Hicks • Florence, AL 35630
(256) 246-2994 Fax (256)246-2999

Sheffield
425 Cox Blvd. • Sheffield, AL 35660
(256) 248-0081 • Fax (256) 386-3052

Killen
150 Brush Creek Rd. • Killen, AL 35645
(256) 588-0004 • Fax (256) 757-6796

Athens
616 E Hobbs St • Athens, AL 35611
(256) 230-9317 • Fax (256) 230-0837

Browns Ferry Training Building
10835 Shaw Road • Athens, AL 35611
(256)729-4700 • Fax (256) 729-1153

Branches
Lobby and Drive-up
Mon. - Fri., 8:30 a.m. - 5:00 p.m.
Mall Drive & Sheffield
Sat., 8:00 a.m. - Noon
ATM Available
Browns Ferry
Lobby Only 7:30 a.m. - 4:00 p. m.

Board of Directors

Lewis Frederick ,Chairman
Larry Softley,Jr. , Vice Chair
Frances Weatherford, Secretary/Treasurer

John Allgood
Leo Ray
Ann Underwood
Janet Darcy
Claude Eubanks
Earl Evans

Supervisory Committee
David E. Nichols,Chairman
William D. Posey
James F. Green

Management

Kimball R. Burkett, CEO
Sammy Clements, EVP
Rhonda Cabler, CFO
Alyssa Bole, Director of Marketing
Gayle Williams, Assistant Manager
Teresa Craig, Branch Manager, Brown's Ferry
Hope Etheridge, Branch Manager, Florence
Kelly Adomyetz, Branch Manager, Killen
Amanda Lash, Branch Manager, Sheffield
Kimberly Lawson, Branch Manager, Dr. Hicks

NCUA

EQUAL HOUSING LENDER

Member accounts federally insured up to at least $ 250,000 by the National Credit Union Administration. Any rates quoted as Annual Percentage Rate are subject to change without notice. We are an Equal Housing Lender

LOCAL CREDIT UNIONS COME TOGETHER FOR A CAUSE

Children's Miracle Network®
hospitals helping kids

TVACCU is proud to join our area credit unions in support of the Children's Miracle Network. Throughout the month of October, our local credit unions will have the CMN 'Star' icons available for donations, much like our MDA Shamrock campaign. One hundred percent of the money raised stays in Alabama and goes directly to help the thousands of patients at Children's of Alabama located in Birmingham. Please join us as we support this vital medical facility.

OVERDRAFT PROTECTION

Important Service Reminder

TVACCU's Overdraft Protection can save you the inconvenience, embarrassment and fees associated with a returned or declined item. This valuable free service is available to you for checks, telephone and Internet Banking, ACH transactions and other recurring debts, as well as ATM and everyday debit card transactions. For more details and overdraft fee information, please contact TVACCU Member Services at: 256-386-3000.

HOLIDAY CLOSINGS

January 2 Monday
New Year's Day

January 16 Monday
Martin Luther King Jr. Day

February 20 Monday
Presidents Day

May 28 Monday
Memorial Day

July 4 Wednesday
Independence Day

September 3 Monday
Labor Day

October 8 Monday
Columbus Day

November 12 Monday
Veterans Day

November 22 Thursday
Thanksgiving Day

December 25 Tuesday
Christmas Day

January 2 Tuesday
New Year's Day

Statistically Speaking

Your TVA Community Credit Union is setting records for outstanding growth- and thanks are due ot you, members who support your Credit Union
Here are recent statistics, compared to those of a year ago:

GROWTH CATEGORY	July, 2011	July, 2012
ASSETS	$256,694,243	$273,142,761
LOANS	$85,615,144	$98,784,870
RESERVES	$31,846,621	$33,392,048
MEMBERS	17,234	17,601