

MUSCLE SHOALS

TVA Reservation • Muscle Shoals, AL 35662-1010
 Ph: (256) 386-3000 Fax: (256) 248-0691
 1405 South Wilson Dam Rd. • Muscle Shoals, AL 35661
 Ph: (256) 383-1019 Fax: (256) 383-4409

FLORENCE

303 E. Dr. Hicks • Florence, AL 35630
 Ph: (256) 246-2994 Fax: (256) 246-2999
 406 N. Mall Court • Florence, AL 35630
 Ph: (256) 246-0350 Fax: (256) 768-0320

SHEFFIELD

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

TUSCUMBIA

211 6th Street • Tuscumbia, AL 35674
 Ph: (256) 978-6565 Fax: (256) 978-7070

KILLEN

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

ATHENS

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

BROWNS FERRY TRAINING BUILDING

10835 Shaw Road • Athens, AL 35611
 Ph: (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 Janet Darcy
 M.J. Ligon Claude Eubanks
 Ann Underwood Cameron Kay

Supervisory Committee

David E. Nichols, Chairman
 James F. Green
 John Soileau

Management

Kimball R. Burkett, CEO
 Sammy Clements, EVP
 Rhonda Cabler, CFO
 Alyssa Ashley, Director of Marketing
 Amy McCormack, VP Lending Services
 Tammie Aday, VP/Senior Loan Officer, Reservation
 Kelli Gordon, Branch Manager, Athens
 Teresa Craig, Branch Manager, Brown's Ferry
 Hope Etheridge, Branch Manager, Florence
 Kelly Adomyetz, Branch Manager, Killen
 Courtney Nance, Branch Manager, Sheffield
 Kimberly Lawson, Branch Manager, Dr. Hicks
 Tara Johnston, Branch Manager, Tuscumbia



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

Celebrate International Credit Union Day 2016
 Visit TVACCU Branches on Thursday, October 20th 10am-2pm
 for Snacks & Beverages

INTERNATIONAL
CREDIT UNION
 DAY
 OCTOBER 20
 2016



CREDIT UNIONS ARE
 NOT-FOR-PROFIT,
 MEMBER-OWNED
 FINANCIAL COOPERATIVES

9 PRINCIPLES

The infographic lists 9 principles of credit unions: 1. Democratic Control (One member, one vote), 2. Open Membership (Membership fosters community), 3. Non-Discrimination (All are welcome), 4. Service to Members (57,000 credit unions serve \$1.2 trillion in loans to 217 million members in 105 countries), 5. Distribution to Members (Profits to members), 6. Building Financial Stability (Credit unions are reliable, Credit Union vs. Bank Closures 2008-2012), 7. Co-op Cooperation (No fee ATM), 8. Social Responsibility (After natural disasters, the global credit union community restores access to financial services), 9. Ongoing Education (Money goals: Specific, Measurable, Achievable, Relevant, Time-bound).

OUR COMMITMENT TO YOU

When you walk through our doors, you will KNOW how important you are to us! It is our goal to not only meet your needs and expectations, but to surpass them in a manner unequaled by any other financial institution.

HOLIDAY CLOSINGS

- January 1 Friday
New Year's Day
- January 18 Monday
Martin Luther King Jr. Day
- February 15 Monday
Presidents Day
- May 30 Monday
Memorial Day
- July 4 Monday
Independence Day
- September 5 Monday
Labor Day
- October 10 Monday
Columbus Day
- November 11 Friday
Veterans Day
- November 24 Thursday
Thanksgiving Day
- November 25 Friday
Browns Ferry - all day
- December 24 Saturday
Christmas Eve
- December 31 Saturday
New Year's Eve

Statistically Speaking

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

GROWTH CATEGORY	August, 2015	August, 2016
ASSETS	\$300,824,055	\$306,054,687
LOANS	\$110,290,070	\$107,319,503
RESERVES	\$40,985,166.	\$43,300,347
MEMBERS	18,065	18,117