

A NEWSLETTER FOR TVA COMMUNITY CREDIT UNION MEMBERS

# MONEY TALK

Winter 2013

## TVACCU'S VISA CREDIT CARD REWARDS YOU FOR PURCHASES!

So you already know that our VISA Platinum Rewards Credit Card has an amazing rate – as low as 9.95%. But did you know that you can actually earn valuable Bonus Points, redeemable for exciting merchandise and travel rewards with our ScoreCard Rewards Program? Each time you make a purchase using your TVACCU Visa Credit Card, you earn points that you can redeem for valuable merchandise and travel rewards. Visit [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com) to find out more. ScoreCard is also proud to present the free ScoreMore Mobile App for your Apple or Android

smartphones! ScoreMore is the enhancement to the ScoreCard Rewards Program and offers additional Bonus Points or CashBack for shopping with your card at select national, regional and local retailers. Simply visit your mobile phone App Store and download the free ScoreMore application. Once downloaded, just log into the app using your secure [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com) credentials. Your smartphone instantly becomes a resource for browsing ScoreMore offers and participating merchants, and even maps the offers for you! With this incredible new feature, you will always know the nearest location to meet your purchase needs and exponentially increase your Rewards balance when you use your TVACCU VISA Platinum Rewards credit card!



**MOVE** your loan to TVACCU  
and take up to 2% off your  
current loan rate with our

**TAKE 2**

**Our TAKE 2  
can save  
you HUNDREDS  
over the entire  
life of your loan!**



Any collateralized loan!

Call us today for details and Start Saving Now.

Existing TVACCU loans not eligible. Excludes real estate loans. Normal loan approval process applies. Maximum age of collateral is 200%. Maximum term is 72 months. Loan must exceed \$20,000 for 72 month term. Floor rates range from 1.99% to 3.49%. The floor rate will depend on the loan term chosen. See your loan officer for exact rates and terms.

**EVERYBODY'S CREDIT UNION**  
256.386.3000 • TVACCU.COM



## TVACCU MOBILE BANKING IS HERE!

TVACCU now puts your banking...right in the palm of your hand with our new mobile banking app – Mobile Money. With Mobile Money, you can access your TVACCU accounts in a variety of ways; Downloadable App, Mobile Browser Banking or Text Banking. To sign up for mobile banking, log into online banking and click on the Services tab, then look for the Mobile tab. After selecting 'Setup', simply follow our step-by-step instructions. You can also find detailed information and instructions for Mobile Money on our website homepage at [tvaccu.com](http://tvaccu.com). There you will find a detailed description of all of the services offered through Mobile Money, as well as our Mobile Money Help Center designed to answer all of your mobile banking questions. Take online banking with you anywhere, anytime...It's easy with Mobile Money from TVACCU!



# SERVICE HIGHLIGHT

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

## Air EVAC Discount Memberships Are Here

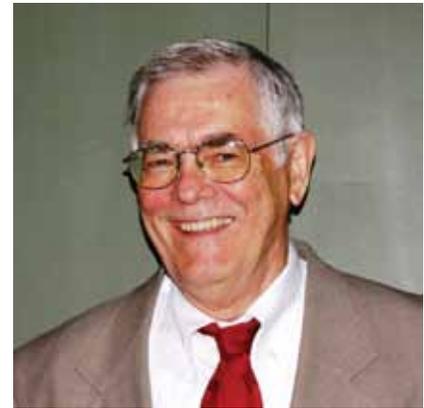


TVACCU has partnered with Air EVAC to provide discounted memberships for all TVACCU members who are currently not enrolled in the program. In the event of a medical emergency, the Air EVAC helicopter service is provided to those enrolled at the membership rate of \$40-\$50 per year, depending on your household size. The normal cost of the Air EVAC helicopter is around \$30,000 for those who

are not enrolled in the service. And to members who are already enrolled in the service at the standard rate, you may enroll at the discounted rate when your membership is up for renewal. To enroll, just drop by any TVACCU branch and pick up your Air EVAC brochure. TVACCU is proud to provide this life saving service to our members - Enroll today!

## Get to Know Your Volunteers

For over 20 years, Lewis Frederick has volunteered his time and talents to serve on TVACCU's Board of Directors. As Chairman of our Board, Lewis has seen many changes here at our credit union. But one thing hasn't changed... "At TVA Community Credit Union, our members are the heart of all that we do. They know when they walk through our doors; our employees will know their name. We truly care about our members." The credit union philosophy of 'people helping people' is mirrored in the way Lewis Frederick devotes his time. From his involvement in Habitat for Humanity to his service in the Killen Lions Club, Lewis is devoted to helping others. His service in the mission field holds a special place for Lewis; from First Baptist Church in Centerstar, Woodmont Baptist in Florence and spanning several states.



Lewis began his TVA career in 1969 as an Operator in the Hydro Training Program. He retired as an Operations Supervisor at Wilson and Pickwick Dams in 1994. Not one to be content with retirement, Lewis currently serves as a special projects contractor with TVA.

An avid traveler, Lewis and his wife of 54 years, Treon have visited 47 of our 50 states and have traveled extensively in both Europe and Asia. After all of his many travels, we are thankful that Lewis still calls North Alabama and TVACCU - HOME. Thank you Lewis for your many years of service and dedication to our credit union!



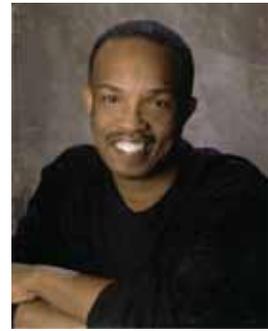
**TVACCU NOW OFFERS OVER 23,000 SURCHARGE-FREE ATM LOCATIONS NATIONWIDE FOR USE WITH YOUR TVACCU DEBIT and CREDIT CARDS!**

Use your TVACCU Debit and Credit Cards, surcharge-free at over 23,000 participating MoneyPass ATMs nationwide. Simply look for this MoneyPass emblem to find a surcharge-free ATM service. Please note that this free service applies to your TVACCU debit and credit cards. If you use a card from another institution that does not participate in the MoneyPass program, you may incur the standard ATM charges. Locate Money Pass ATMs on-the-go with the MoneyPass ATM Locator App or log into [moneypass.com](http://moneypass.com). You can find the app in your smartphone app store by searching for MoneyPass ATM Locator (no spaces in the word moneypass). You can also enter the MoneyPass Sweepstakes for your chance to win \$5,000! Visit the MoneyPass facebook page for sweepstakes entry and official rules.



## Frank Travis

# MEMBER SPOTLIGHT



Retirement may evoke visions of long naps and golf games for some, but not for Frank Travis. When this retired TVA licensed Unit Operator and Trainer at the Browns Ferry Nuclear Plant is not busy performing on stage, you can find him serving his community of Athens in one of the many organizations to which he volunteers his time and his talent. A talented actor from Paris, TN, Frank Travis got his start performing in local stage productions. After moving to Athens, AL, Frank appeared in productions including *Show Boat*, *Arsenic and Old Lace* and *Witness for the Prosecution*. Today, this critically acclaimed actor and director is in rehearsal with the Huntsville Renaissance Theatre for a 2013 production of *Beautiful Dreamer*. He is also currently directing “*Crowns*” for the Athens-Limestone Trinity Project, a non-profit organization raising funds to restore the old Trinity High School and Fort Henderson, a civil war battle site. Perhaps one of his most gratifying roles is that of ‘Mr. Poetry’, as he is known throughout Alabama. Frank’s “Livin’ Poetry” program is presented at schools across the entire state of Alabama and is a program of poems by famous African American poets. Frank presents the poetry in character while giving students historical background on each poem. Frank can also be found at the WC Handy Festival in Florence, where he has been a featured performer for the past 16 years. Thank you Frank, for sharing your gift with our community and especially with our children!



Carley Lacks



Ty Patterson

## MEMBER UPDATES

- TVACCU ‘Rising Star’ and Professional Bass Angler, *Ty Patterson* recently landed this 19.5 lb stripe. Ty, a 9th grader from Muscle Shoals and 1st Place Bass Tournament winner is now proving that he’s pretty good at catching stripes too! Your TVACCU Family is proud of you Ty!



Steve Johnson

- TVACCU ‘Rising Star’ *Carley Lacks* rocked the Hard Rock Café in Nashville in December, performing for the Feed the Hunger/Music City Talent event. Performers filled the Hard Rock Café with hopes of winning this annual competition. Carley was awarded the coveted trophy for Top 3 Finalist for her country version of Led Zeppelin’s ‘Whole Lotta Love’. Congratulations Carley!
- *Steve Johnson*, drummer for the band Alabama Shakes was featured in our Winter 2012 MONEYTALK issue. His band was recently nominated for a Grammy for Best New Artist and Best Rock Performance. Congratulations to Steve and his band, Alabama Shakes!

## GREAT DEALS FROM TVACCU



1208 West 9th St, Sheffield, AL



Clax Branch Subdivision Lot 39 2.25 acres

Check out our website to see pictures of everything the Credit Union has for sale. Go to [www.tvaccu.com](http://www.tvaccu.com). Call for pricing!

### 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., 8:30 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

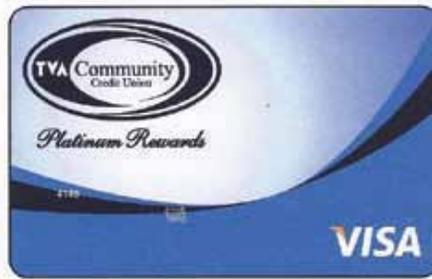
John Allgood      Janet Darcy  
Leo Ray            Claude Eubanks  
Ann Underwood    Earl Evans

#### 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



## Attention Debit Card Users...

Just a reminder, the limits for all debit card transactions are as follows:

\$500 per day for PIN-based transactions  
\$1,000 per day for Signature-based transactions

Limits can be raised temporarily during regular business hours, Monday – Friday by calling 256-386-3000.

### CHECK OUT OUR TVACCU FACEBOOK PAGE



Get up close and personal with TVACCU on our TVACCU facebook page! See behind the scenes photos and get valuable product and service information!

## 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 1 Tuesday  
New Year's Day

January 21 Monday  
Martin Luther King Jr. Day

February 18 Monday  
Presidents Day

May 27 Monday  
Memorial Day

July 4 Thursday  
Independence Day

September 2 Monday  
Labor Day

October 14 Monday  
Columbus Day

November 11 Monday  
Veterans Day

November 28 Thursday  
Thanksgiving Day  
November 29 Friday  
Reservation, Wilson Dam,  
Browns Ferry Only

Christmas Eve  
December 24  
Reservation, Wilson Dam,  
Browns Ferry - all day  
Other branches close at noon

December 25 Tuesday  
Christmas Day

New Years Eve  
December 31  
Reservation, Wilson Dam,  
Browns Ferry - all day  
Other branches close at noon

January 1 Wednesday  
New Year's Day

## 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	October, 2011	October, 2012
ASSETS	\$262,378,634	\$272,982,669
LOANS	\$86,184,317	\$98,967,591
RESERVES	\$32,245,590	\$34,593,986
MEMBERS	17,412	17,541



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