

A NEWSLETTER FOR TVA COMMUNITY CREDIT UNION MEMBERS

# MONEY TALK

Spring 2013

## DON'T MISS OUR 2013 ANNUAL MEETING

**When:** Saturday, April 20, 2013  
11:00 a.m. Food, Music & Fun  
12:00 p.m. Annual Meeting Begins  
**Where:** Florence/Lauderdale Coliseum  
702 Veterans Drive – Florence, AL 35630

**BIG  
CASH  
GIVEAWAY**

**OF  
\$1,000!!!!**

All TVACCU members are cordially invited to attend our 2013 Annual Meeting. Enjoy great food by Swamp John's, great music, lots of fun activities for the kids and not to mention CASH PRIZES to be given away throughout the day!

This day is our chance to show you – our members just how much you mean to us! It is also your chance, as an owner of your credit union to exercise your right to vote as you elect your new Board of Directors. Don't miss this amazing day as we celebrate YOU – our members!

## OUR NEW WILSON DAM ROAD LOCATION IS NOW OPEN!

Be sure and stop by our newest location on Wilson Dam Road, just north of the Avalon Avenue intersection. Hundreds of members and community leaders joined TVACCU to celebrate our Grand Opening on Tuesday, February 12th. Our Ribbon Cutting Ceremony, sponsored by the Shoals Chamber of Commerce was attended by numerous community representatives, as well as Mayor David Bradford, who presented TVACCU with the Beautification Award! We would like to thank all of those involved in the construction and design of our new building including H & N Construction and architect, John Davis.



Mayor Bradford presents TVACCU with Beautification Award



Wilson Dam Road Staff



## **ATHENS BRANCH MANAGER, GAYLE WILLIAMS RETIRES**

After 27 years in the credit union industry, Gayle Williams retired on March 1. TVACCU management and employees celebrated Gayle's years of dedication and service at a retirement party given in her honor. A 2006 merger with Valley Employees Credit Union brought Gayle to TVACCU. Her genuine care and concern has endeared her to members and co-workers alike. Co-worker Kelli Gordon says "Gayle takes helping our members to heart and is so patient and helpful to everyone around her. She has touched the lives of so many and will be truly missed!"

Born and raised in Athens, Gayle and her husband of 50 years, Edwin 'Pete' Williams have two children, three grandchildren and one great grandchild. Gayle's retirement will find her trading her job title of full-time Branch Manager, for that of full-time Grandma and Great Grandma! And that is truly a promotion worth celebrating!!

"Knowing that you're helping someone by doing something to make their lives better has been the most rewarding part of my time with the credit union. I love TVACCU and all that it stands for", Gayle reflects. TVACCU will miss you Gayle and we thank you for your many years of dedicated service to our credit union!

And that is truly a promotion worth celebrating!!

**TVACCU Community Credit Union**  
Everybody's Credit Union

**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!

...cars ...trucks  
...motorcycles  
...boats ...campers  
...tractors  
Any collateralized loan!

Call us today for details and Start Saving Now.  
TVACCU offers members a 2% discount on the current prime rate. Member rate of 5.25% (prime rate is 7.25%) has been reduced to 5.00% for TVACCU members. Offer ends 3/31/14. See your loan officer for more details.

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

## **SERVICE HIGHLIGHT**

This is a section designed to highlight and define services offered by TVACCU

### **The Kids Club House** **SPECIAL INVITATION FOR ALL KIDS 14 AND UNDER**

Our Kids Club House is a special savings account designed just for kids. They can learn about money and saving while having fun! Here are just a few things you'll get when you join the TVACCU Kids Clubhouse...

- \$5 for straight A's on your report card!
- \$2 for A's and B's
- Each time you make a deposit, you get a free trip to the Clubhouse Treasure Chest!
- Free tickets to ANY regular season UNA home game!

#### **CARD PUNCH REWARDS PROGRAM**

- Your child will receive a punch card at account opening
- For every deposit (\$5 min) they receive one punch on the card.
- At 10 punches, we will deposit \$2 into their account!

**AIR EVAC DISCOUNT MEMBERSHIPS**

Don't forget about our discounted Air EVAC Memberships for all TVACCU members! Visit any branch or our website at tvaccu.com for more information.



## **GET TO KNOW YOUR VOLUNTEERS**

It was Frances Weatherford's love of Biology that inspired her to pursue a Biology Degree from UNA in 1973. This degree translated into a career based in Environmental Research with TVA that spanned 35 years. For the last ten of those years, Mrs. Weatherford was Senior Manager of TVA Environmental Technologies, until her retirement in 2008.

Retirement has afforded Frances valuable time and opportunities to take part in the things in her life that she loves, including: Spending time with her children and grandchildren - Traveling and antique hunting with her husband, Sam - Donating her time and talents to organizations that are close to her heart; St. James United Methodist Church, Circle of Hope, Batson Children's Hospital in Jackson, MS and TVA Community Credit Union.

A Board Member for TVACCU since 1994, Mrs. Weatherford has volunteered her time and shared her valuable knowledge throughout the years to ensure the continued success and security of our credit union, currently serving as Board Secretary. Frances says, "I feel a tremendous sense of pride for the excellent TVACCU staff and management and for the strides they have made in increasing our membership and assets. We are in Good Hands!"

TVACCU would like to thank Frances Weatherford for her years of dedication and service to our credit union!

## MEMBER SPOTLIGHT

### Cameron Gautney

19 year old Cameron Gautney began fishing when he was 7 years old and is currently making strides to turn his love of fishing into a career. An Engineering student at Northwest Shoals Community College, Cameron is a member of the Bass Fishing Team and has been fishing competitively for 2 years. In those short 2 years, Cameron has shown that he's quite the competitor. In a recent competition on Lake Guntersville, Cameron won 1<sup>st</sup> place out of 185 boats and was also the youngest competitor. He also recently placed 3<sup>rd</sup> in the Tennessee Collegiate Bass Fishing Trail Qualifier.

But this young man exhibits the qualities of a champion outside of his abilities as a fisherman; He volunteers his time and talents to help organizations that are close to his heart; 'The Wounded Warrior Southern Fishing Operation – HOOAH', an event designed to aid in the physical and mental recovery of wounded soldiers – and 'Tim Horton Fishing for Kids', a program that introduces fishing to special needs and underprivileged children.

After receiving his Engineering Degree, Cameron hopes to continue success as a professional angler, as well as growing the sport of competitive bass fishing for kids. We're proud of you Cameron and we're honored to have you as part of our TVACCU Family!



## MEMBER SPOTLIGHT

### Hattie Carter

Becky Wear's granddaughter

Hattie Carter isn't your typical 4 year old. After school and on the weekends, you'll probably find Hattie doing what she loves best – horseback riding! An avid trail rider, Hattie also loves to take part in horseshows, where she has won numerous awards with the Tennessee Valley Horseman's Association. Her grandmother and former TVACCU employee, Becky Wear helped to instill Hattie's love of horses at a very early age, along with Hattie's parents, Jamie and Kevin Carter. Congratulations Hattie and Happy Trails from your TVACCU Family!



## TVACCU RECEIVES BUSINESS AWARD

TVACCU was honored to receive the Business Award for outstanding community service from Alpha Phi Alpha fraternity at the Martin Luther King, Jr. kickoff celebration breakfast at the Marriott Conference Center.



## Shoals Home Builder's Show Draws Record Crowd

A record crowd filled the Marriott Conference Center in February for the Home Builder's Show. Hundreds came by our TVACCU booth to spin our famous 'prize wheel' and to hear all about our new services and our new location. TVACCU employees enjoyed seeing our members and potential members throughout the entire weekend!

## GREAT DEALS FROM TVACCU



**Blue 2003 Dodge Caravan**

sold as salvage – no warranty written or implied



**2005 Dodge Caravan SE**

**Call 256-386-3000 for more details!**

### 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

### 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

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

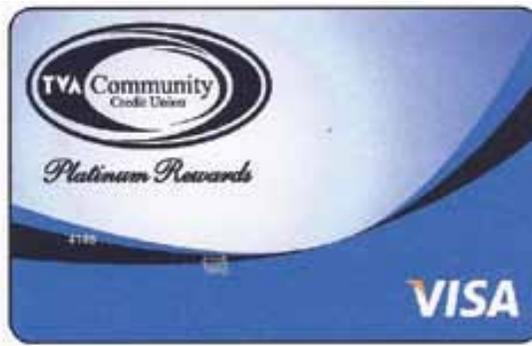
Teresa Craig, Branch Manager, Brown's Ferry

Hope Etheridge, Branch Manager, Florence

Kelly Adomyetz, Branch Manager, Killen

Amanda Lash, Branch Manager, Sheffield

Kimberly Lawson, Branch Manager, Dr. Hicks



## VISA CREDIT CARD NOW OFFERS BILL PAY!

TVACCU VISA Credit Card holders, you can now pay your bills using your TVACCU VISA Credit Card. This convenient new service, just introduced by VISA Credit Card even allows you to earn rewards points by using VISA bill pay; just log into your regular VISA Credit Card account at [www.ezcardinfo.com](http://www.ezcardinfo.com) to learn more. A convenient link to ezcard can also be found on our website under the VISA Credit Card tab.

## 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	January, 2012	January, 2013
ASSETS	\$267,352,341	\$279,253,974
LOANS	\$98,629,652	\$98,938,689
RESERVES	\$32,841,424	\$34,747,463
MEMBERS	17,518	17,547



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