A NEWSLETTER FOR TVACCU MEMBERS

MONEYTALK

www.tvaccu.com Fall 2019

TVA Community Credit Union

"We go THE EXTRA MILE for Every Member Everytime!"

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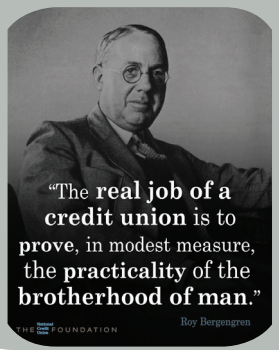

CARING MAKES THE DIFFERENCE

YOU MATTER HERE

Browns Ferry Teller Nancy Bowers

When you walk through the doors of any TVACCU branch we want you to feel it...the difference that comes from caring.

The pace of our world today is fast and only getting faster. Conducting business in this environment can often make us feel like we're merely an account number on a spreadsheet. But that's not the way we do things at TVACCU.

While conducting business throughout your day, how many times does someone behind the counter actually call you by name - *WE WILL*. How many times will someone say 'Thank You' and really mean it - *WE WILL*. How often does someone make you feel like you genuinely matter - *WE WILL*.

We consider each and every encounter with you, a chance to show you how much you mean to us.

Any path that you may travel along your financial road, we'll walk it with you.

Our roots run deep at TVACCU. Since 1936, we've dedicated ourselves to giving you the kind of service that you just won't find anywhere else. It's this foundation that has given us the priviledge of serving generations of families, and we're PROUD TO SERVE YOURS!

TVACCU HOSTS TRAINING FOR CHOICES PROGRAM

The Choices Program is a National Program that includes a two day interactive program for eighth grade students where students learn the value of staying in school and why college and higher education are important to a student's success in life. The program has been given to over 6 million students across the country over the last five years.

The program challenges students to think about why school is important and how the decisions they make affect their own success. It empowers teens to achieve academic success and to think about their own responsibilities and the actions of their decisions.

In two 50-minute sessions, local business and community volunteers take students through real-world exercises on academic self-discipline, time and money management, and goal setting. Teens discover that they *can* take charge of their lives.

Since 2006, TVACCU Marketing Director, Alyssa Ashley has served as a presenter of the Choices Program at schools throughout Colbert and Lauderdale Counties. TVACCU is a proud sponsor and was honored to host the 2019 Presenter Training for this life-changing program.

IMPORTANT

ATTENTION VISA CREDIT CARD HOLDERS

NEW LOGIN URL

In order to provide a more robust online platform for our VISA CREDIT CARD, we will be eliminating the current login URL (www.onlineaccessplus.com/oa/tvaccu/). You will now login to your VISA Credit Card though our Netbranch Online Banking homepage. After logging into Netbranch you wil see a tab called 'Credit Card'. Simply click the tab and you will see the pertinent information for your card. The new platform is very simple to navigate and contains upgraded security protocols for your online experience.

uChoose Rewards

Our UChoose Rewards Program allows you to earn points for purchases you make using your TVACCU Visa Credit Card. You will be able to redeem your points for various rewards from a huge online rewards catalog at www.uchooserewards.com.

Cash Back, Travel, Merchandise, Gift Cards, the possiblities are endless! Earn points with every purchase and shop at hundreds of retailers!

Got questions? Visit www.tvaccu.com for our UChoose Rewards FAQ page.

TVACCU KiDS ClUBHouse www.tvaccu.com

For Ages 14 & Under

Here are just a few of the things you'll get with you join the Kids Clubhouse:

- $5 for All A's on report card
- $2 for A's & B's
- Trip to TREASURE CHEST for each deposit
- FREE TICKETS TO ANY UNA REGULAR SEASON HOME GAME
- CARD PUNCH CASH REWARDS PROGRAM $ $ $

Legacy Student Checking

For Ages 15-25

Give your child a Financial Headstart

Whether high school or college, it's never too early to take the steps necessary to ensure a solid financial base for your child. Our Legacy Student Checking is a perfect way to teach your child responsible financial independence. They will gain the knowledge to navigate a savings and checking account. They'll learn responsible usage of a debit card and become experienced users of E-Services, online banking and a host of other financial tools.

All the while under your close supervision as you monitor and guide them through successful financial management.

As a shared user you will have access to their account both online and within your mobile app. Teach your child responsible financial independence with our Legacy Student Account!

Join online today at www.tvaccu.com.

TVACCU is proud to welcome the newest additions to our TVACCU Board of Directors; Joan Marsh and Tim Cornelius.

Meet Our New

Board Members

Joan Marsh has been a member of TVACCU for 45 years. Mrs. Marsh retired after 23 years of service from TVA as an Information Systems Specialist with Occupational Health & Safety. She served as Facilitator for TVA's Total Quality Tools & Techniques Program. Her many volunteer efforts include; TVARA Treasurer, Bicentennial Volunteers, and the Combined Federal Campaign. She enjoys spending time with her greatest accomplishments in life, her two wonderful daughters and four grandchildren.

Tim Cornelius has been a member of TVACCU for over 40 years. He retired from TVA after 36 years of service, working at Brown's Ferry with Health Physics & Emergency Preparedness and in Muscle Shoals with Nuclear Power & Emergency Management. He currently serves as President of the TVA Retirees Association. He is a life-long resident of the Shoals area and currently resides in Killen. He and his wife, Jan, have a son, Kevin, and two grandchildren.

THANK YOU FOR YOUR WILLINGNESS TO SERVE OUR CREDIT UNION

GET FINANCIALLY SMART

TVACCU, along with the Mutual Investment Club of Florence and the Alabama/Emerald Coast Chapter of Better Investing are once again offering several opportunities in 2020 to help you GET SMART on your finances and investments. All classes are free requiring only that you register for them. All classes will be held at the TVACCU Wilson Dam Branch location.

THE CLASSES WILL INCLUDE:

- Intro to Investing
  January 25th 10 am- Noon
- Using Value Line for Investing
  February 15th 10 am - Noon
- Understand the Annual Report
  March 14th 10 am-Noon
- Understand Mutual Funds
  March 28th 10 am-Noon

SEMINARS TBD:

Feb 25, 6:30 pm-8:30pm
May 26, 6:30pm-8:30pm
Oct 27, 6:30pm-8:30pm

TO REGISTER: Contact John Ingwersen at jlingwersen@gmail.com.

CHILLIN WITH MIAMI ICE

TVACCU treated members and employees to a sweet treat, designed to help beat the summer heat! Everyone cooled off with their favorite Miami Ice flavor at the Wilson Dam Branch. Needless to say, everyone had a huge smile on their face and a significantly lower core body temperature!

CALL CENTER: (256) 386-3000
Toll-Free (888) 274-2128

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) 3383- 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) 978-6110

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

HOURS
Lobby and Drive-up
Mon. - Fri., 8:30 a.m. - 5:00 p.m.
Mall Drive & Sheffield
Sat., 8:00 a.m. - Noon
Browns Ferry
Lobby Only M-F 7:30 a.m. - 4:00 p.m.
ATM AVAILABLE ALL LOCATIONS

BOARD OF DIRECTORS
Lewis Frederick, Chairman
Larry Softley, Jr., Vice Chair
Frances Weatherford-Brown, Sec/Treasurer

John Allgood Joan Marsh
M.J. Ligon Claude Eubanks
Brandi Shewbart Tim Cornelius

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

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

NCUA

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.

CREDIT UNION NEWS

THE LATEST CREDIT UNION NEWS AND TRENDS

Best Car Buying Tips

The year is getting nearer to the end. With such finality in view, how do we pass the time? How do we shift our thoughts to distract ourselves from another year gone by? A new car! Below you'll find the best times to go car shopping to help get you the best deal possible.

Time of Year -First, using the sales quotas of the sales representative will be one of your best tools in getting your car. Sales quotas can break down into three separate categories; monthly, quarterly, and yearly. If you use this as a factor, best practices dictate to buy a car later in the year and at the latter part of the month.

Time of Week -The second thing to keep in mind is that individual attention can mean better deals. While this isn't the rule, if there is heavy traffic going through a dealership, it could make it very difficult to talk a salesperson down from a sticker price. Shopping in the early part of the week, like Monday or Tuesday, will offer you better opportunity to have that personalized conversation, hopefully securing a better deal.

Holiday Shopping - In addition to Black Friday, New Year's Eve deals are a perfect time to get those year end specials!

HOLIDAY CLOSINGS 2019

JANUARY 1 TUESDAY
NEW YEAR'S DAY

JANUARY 21 MONDAY
MARTIN LUTHER KING, JR. DAY

FEBRUARY 18 MONDAY
PRESIDENT'S 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

DECEMBER 24 TUESDAY
CHRISTMAS EVE
ALL BRANCHES CLOSE AT NOON

DECEMBER 25 WEDNESDAY
CHRISTMAS 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	JULY 2018	JULY 2019
ASSETS	$309,423,923.00	$324,867,918.00
LOANS	$116,984,839.00	$117,491,420.00
RESERVES	$50,036,790.00	$52,883,040.00
MEMBERS	18,331	18,584