



MONEY TALK

A Newsletter for TVACCU Members

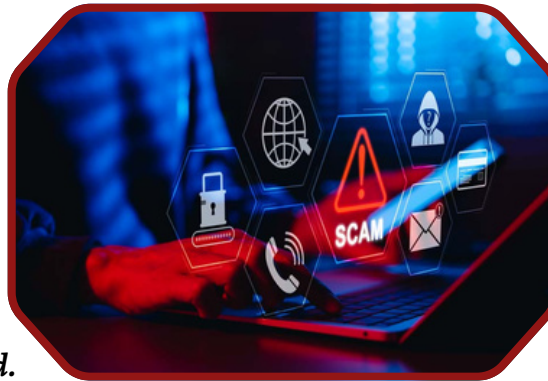
1405 South Wilson Dam Rd. - Muscle Shoals, AL 35661

(256) 386-3000

(888) 274-2128



DON'T BE A VICTIM



Scams are rampant these days, with criminals stealing a reported \$12.5 billion from Americans in 2024. And likely that's only a fraction of the losses, because fraud is notoriously underreported.

Here are some vital steps that you can take to avoid becoming a victim of scams and fraud:

1. **Stop Mailbox Fraud and Theft:** Mailbox theft costs consumers billions of dollars. To prevent some of our most private information, such as our bank statements from being compromised, one important step is signing up for eStatements. This can be done in a few seconds by logging into your TVACCU online banking account and simply clicking on 'eStatements'.
2. **Halt Scammers at Your Front Door:** If you don't recognize a visitor - DON'T ANSWER. Be wary of those posing as any type of worker showing up unannounced. Don't allow anyone in your house without an appointment.

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3. **Monitor your Credit Report:** With TVACCU's Free ID Protection, you will be notified of suspicious activity and also have access to your free Credit Reports, Scores and other vital information. Signing up is easy. Simply go to www.tvaccu.com and click on Products & Services - then Free ID Protection.
4. **Safeguard Your Wallet**
5. **Safeguard Your Cell Phone:** If you have a new cell phone, you can turn on fingerprint or facial identification; this will help prevent a thief from logging into your phone.
6. **Change the Way You Think:** Learn how not to engage and learn to say 'No'. You are under no obligation to respond to calls, texts or emails from strangers. Trust your instincts. If something doesn't sound right or feel right, it usually isn't!

NELL EGGLESTON 'A Genuine Heart; A Giving Spirit.'

Habitat for Humanity Board President and long-time TVACCU employee, Nell Eggleston finds giving back to her community and her fellow men and women as something deeply spiritual. Nell says, "You're giving of your time, you're serving and that's what God requires of all of us. You help others along the way, because you never know when you're going to need help." Nell has been a volunteer, a supporter and a true believer in the mission of Habitat for Humanity for decades, building countless homes for those in need.



Nell Eggleston (left)

**Shoals Habitat
for Humanity**



Jacqueline Broder and Shoals Habitat Board President Nell Eggleston survey work being done at the nonprofit's 89th home. (DAN BUSEY/TIMESDAILY)

When single mom, Breanna Turner walked into her new home for the first time this Fall, Nell was standing at her side helping guide her through every aspect of home ownership. It's moments like this that have kept Nell coming back year after year. Helping those like Breanna has become a defining part of Nell's life.

Nell began volunteering in the early 1990s after her niece was a recipient of Shoals Habitat's seventh home. Nell worked on her first build - House No. 8, in east Florence, and she's been involved ever since. Over the years, Nell has watched the program go from building one or two houses a year to tackling multiple projects at one time. Nell says, "We were the first Habitat affiliate in Alabama. Back in the day, we built everything with volunteers - plumbing, roofing, electrical, everything. Now serving her second term as board president, Nell also serves on the Family Selection Committee and teaches classes for prospective homeowners - classes covering everything from basic finance to home maintenance.

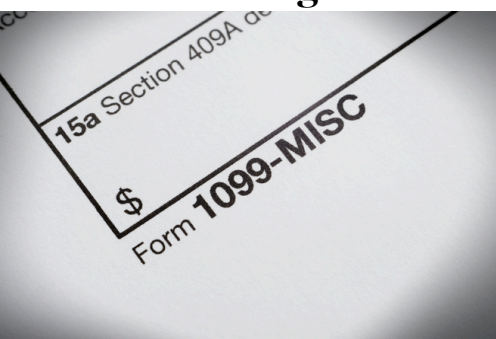
"It's not just about owning a home, it's about learning how to care for it, how to budget, and how to understand what it means to be a homeowner." Nell said. She continued, "I would say donations are our biggest need right now. The grant ends this year but the work doesn't stop."

*The newest home, built just in time for the holidays stands as a testament to the hard work and genuine desire to help others. This home serves as the latest chapter in a story that Nell continues to write, even after more than three decades!**

**Ref: Living 50 Plus Chelsea Retherford Staff Writer*



Obtaining Your 1099-INT or 1098



With tax season approaching, it's important to know how to obtain a copy of your 1099-INT or 1098. Contact our Call Center by calling:

(256) 386-3000 or (888) 274-2128.



Access your TVACCU Visa Credit Card uChoose Rewards by logging into your TVACCU Online Banking, then click on the 'My Cards' tab. From there, you can view your Rewards Points and access merchandise, travel and more!

*In behalf of our CEO,
Board of Directors, &
Supervisory Committee...*

**Thank
you!**

**FOR BEING
PART OF OUR
TVACCU
FAMILY!**

BOARD OF DIRECTORS

Larry Softley Jr., *Chairman*

Tim Cornelius, *Vice Chairman*

Frances Brown, *Secretary/Treasurer*

Lewis Frederick

Colandra Nelson

M.J. Ligon

Claude Eubanks

Jim Green

Heather Montgomery

SUPERVISORY COMMITTEE

John Soileau

Cameron Kay

Joan Marsh

CEO

Sammy Clements

**2026 HOLIDAY
CLOSINGS**

**JANUARY 1 THURSDAY
NEW YEAR'S DAY**

**JANUARY 19 MONDAY
MARTIN LUTHER KING, JR. DAY**

**FEBRUARY 16 MONDAY
PRESIDENT'S DAY**

**MAY 25 MONDAY
MEMORIAL DAY**

**JUNE 19 FRIDAY
JUNETEENTH**

**JULY 3 FRIDAY & JULY 4 SAT.
INDEPENDENCE DAY**

**SEPTEMBER 7 MONDAY
LABOR DAY**

**OCTOBER 12 MONDAY
COLUMBUS DAY**

**NOVEMBER 11 TUESDAY
VETERANS DAY**

**NOVEMBER 26 THURSDAY
THANKSGIVING DAY**

**DECEMBER 24 THURSDAY
CHRISTMAS EVE
All Branches Close at Noon**

**DECEMBER 25 FRIDAY
CHRISTMAS DAY**

**DECEMBER 31 THURSDAY
NEW YEAR'S EVE
All Branches Close at 3:00 pm**

STATISTICALLY SPEAKING

TVACCU is setting records for outstanding growth and thanks are due to YOU, our members who support your Credit Union. Here are recent statistics, compared to those of a year ago.

GROWTH CATEGORY	11-30-24	11-30-25
ASSETS	\$401,447,073.48	\$416,205,511.60
LOANS	\$148,739,044.60	\$158,675,827.35
RESERVES	\$71,119,653.18	\$75,955,227.72
MEMBERS	19,785	19,920

Dr. Hicks Blvd

303 E. Dr. Hicks Blvd
Florence, AL 35630
[\(256\) 246-2994](tel:(256)246-2994)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Florence/Mall Court

406 N Mall Court
Florence, AL 35630
Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.
Sat: 8:00 a.m. - Noon

Cloverdale Road

2815 Cloverdale Road
Florence, AL 35633
[\(256\) 792-3408](tel:(256)792-3408)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Killen

150 Brush Creek Rd
P. O. Box 398
Killen, AL 35645
[\(256\) 588-0004](tel:(256)588-0004)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Wilson Dam Road

1405 South Wilson Dam Rd
Muscle Shoals, AL 35661
[\(256\) 383-1019](tel:(256)383-1019)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Sheffield

425 Cox Blvd
Sheffield, AL 35660
[\(256\) 248-0081](tel:(256)248-0081)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.
Sat: 8:00 a.m. - Noon

Reservation

TVA Reservation
Muscle Shoals, AL 35662
[\(256\) 386-3000](tel:(256)386-3000)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Tuscumbia

211 6th Street
Tuscumbia, AL 35674
[\(256\) 978-6565](tel:(256)978-6565)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Browns Ferry

10835 Shaw Road
Athens, AL 35611
[\(256\) 729-4700](tel:(256)729-4700)

Hours

Lobby M - F
7:30 a.m. - 4:00 p.m.

Athens

616 E. Hobbs St
Athens, AL 35611
[\(256\) 230-9317](tel:(256)230-9317)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.



Member accounts federally insured up to at least \$250,000 by the National Credit Union Administration. Any rates quoted as Annual Percentage Rates are subject to change without notice.

