



Money Talk

A Newsletter for TVACCU Members

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

www.tvaccu.com

SPRING 2026

ANNUAL MEETING

WHEN: SATURDAY, APRIL 25, 2026
REGISTRATION - 10:00 AM
LUNCH - 11:00 AM
MEETING & PRIZES - 12:00 PM

WHERE: FLO/LAUDERDALE COLISEUM
702 VETERANS DRIVE
FLORENCE, AL 35630

**2025
Top 100
Credit
Unions**

**S&P Global
Market Intelligence**

TVA COMMUNITY CREDIT UNION NAMED AMONG
S & P GLOBAL'S
TOP 100 CREDIT UNIONS IN THE
UNITED STATES



#1 IN THE STATE OF ALABAMA!
A huge **THANK YOU**

to our amazing employees, management, and to **YOU** our members for trusting us to be your financial partner!

INSIDE THIS ISSUE

- Page 1 Annual Meeting
- Page 1 S & P Award
- Page 1 NEWSWEEK Award
- Page 2 Member Service Awards
- Page 3 TVACCU Walking Trail
- Page 3 Round Up Savings Program
- Page 4 Leadership & Holidays
- Page 5 Stats and Locations

NEWSWEEK
RECENTLY NAMED

WE ♥ OUR MEMBERS

TVA Community Credit Union

WE ♥ OUR MEMBERS

AS ONE OF
2026 AMERICA'S BEST REGIONAL BANKS & CREDIT UNIONS

For the third year in a row, Newsweek Magazine has named TVACCU as one of America's Best Regional Banks & Credit Unions! We celebrate this amazing achievement with our entire staff and YOU, our members! We're honored to serve you!

NEWS ALERT

TVACCU RECEIVES MULTIPLE NATIONAL AWARDS FOR MEMBER SERVICE IN 2026...



TVACCU has been awarded multiple *Best of the Best* Awards from MemberXP, the premier credit union service organization in the United States. These awards include Member XP’s most prestigious *Excellence Award*, in addition to *Most Reliable Staff*, *Most Appreciative Staff* and *Best Member Advocacy*. These awards are a direct result of our amazing employee team, our management and leadership, along with our commitment to making sure **YOU KNOW** how important you are to us!



Get Social With Us!

TVACCU/NORTHWEST SHOALS COMMUNITY COLLEGE



WALKING TRAIL RIBBON CUTTING



The opening baseball game for the NWSCC Patriots was the perfect setting for the ribbon cutting and dedication ceremony for the new TVACCU Walking Trail at Northwest Shoals Community College.

Adding to the excitement of the day, TVACCU Board Member and former pitcher for the NWSCC Patriots *and* UNA Lions, Heather Montgomery, threw out the first pitch of the game!

TVACCU Board Members, CEO - Sammy Clements, and members of TVACCU management were also on hand for the dedication. NWSCC President, Jeff Goodwin along with members of the Shoals Chamber of Commerce, NWSCC Faculty and Staff, as well as other NWSCC Patriot athletes and students joined TVA Community Credit Union in celebration of the new TVACCU Walking Trail!



TVACCU Board Member,
Heather Montgomery



ROUND-UP savings program



**EARN MONEY EVERY TIME YOU USE
YOUR TVACCU DEBIT CARD!**

MUST BE ENROLLED IN E-STATEMENTS

To Enroll in E-Statements simply log into your Online Banking & click on E-Statements

Spend Regularly

Use your TVACCU Debit Card
for everyday items.

Save Automatically

We'll Round Up to the
nearest dollar.

Transform every purchase into an OPPORTUNITY TO SAVE

With **Round Up Savings**, we've made things simple. Whether you're buying groceries, filling up your car, or making a bill payment, you'll automatically save money every time you use your TVACCU debit Mastercard® once you enroll.

We'll round up the change to the nearest dollar and transfer to any account that you choose under the same member number, automatically.

Who knew "swipe-n-spend" could also allow you to "swipe-n-save".

**ENROLL
NOW**

▶ Visit www.tvaccu.com ▶ Call us at (256) 386-3000 or (888) 274-2128 ▶ Visit your local branch.

*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	2-28-25	2-28-26
ASSETS	\$403,833,221.14	\$425,009,630.49
LOANS	\$149,351,455.88	\$162,719,185.34
RESERVES	\$72,210,736.92	\$77,220,108.95
MEMBERS	19,842	19,988

Dr. Hicks Blvd

303 E. Dr. Hicks Blvd
Florence, AL 35630
(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

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

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

Hours

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

Sheffield

425 Cox Blvd
Sheffield, AL 35660
(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

Hours

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

Tuscumbia

211 6th Street
Tuscumbia, AL 35674
(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

Hours

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

Athens

616 E. Hobbs St
Athens, AL 35611
(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.

