

Currents

Third Quarter
2017

Renovated COC Branch Opens In Early July

We have exciting news for our members who work inside the TVA Chattanooga Office Complex (COC)! Our branch was recently renovated to include an all new look and feel. Those who have visited our new branches inside Food City will notice some similarities.



It features three offices and staff for loans and new accounts, and two Interactive Teller Machines (ITMs) for most basic transactions. Like other locations, the ITMs will offer extended hours:
7 a.m. - 7 p.m. ET
Monday - Saturday.

Special Mortgage Rates For a Limited Time



buy the home you love



Lock in now while funds last. We have set aside \$20 million at a special 14-year fixed rate of 4.0% and a 24-year fixed rate of 4.5%! These special rates are available for single-family, owner-occupied properties for purchase, rate/term refinance or cash-out refinance. Offer ends July 31, 2017.

We'll even waive the origination fee on all 24-year fixed, 14-year fixed, 10-year fixed, 10/1 ARM and 7/1 ARM applications dated June 1 – July 31, 2017 if you have an active TVFCU checking account with a debit card. Go to <https://tvfcu.mortgagewebcenter.com> to learn more.

- The monthly principal and interest payment on a \$100,000, fixed 4.00%/4.26% APR 14-year loan with 10% down payment is \$700.51. Payment does not include taxes and insurance, and the actual payment obligation will be higher. Subject to credit score, loan-to-value, and other restrictions.
- The monthly principal and interest payment on a \$100,000, fixed 4.50%/4.68% APR 24-year loan with 10% down payment is \$511.58. Payment does not include taxes and insurance, and the actual payment obligation will be higher. Subject to credit score, loan-to-value, and other restrictions.

Offering Extended Hours at Select Locations

We're proud to offer the convenience of extended hours with tvfcuLIVE interactive video technology! Personal tellers are now available at select locations **Monday through Saturday from 7 a.m. - 7 p.m. ET.**

Using our new tvfcuLIVE interactive video technology is easy. Just touch the screen to connect LIVE with a personal teller who will quickly complete basic transactions for you. Give it a try today!



Sallie Mae® Student Loans Now Available

For borrowers attending degree-granting institutions, we now offer The Smart Option Student Loan® for TVFCU by Sallie Mae®. This loan is an ideal solution to help borrowers attending degree-granting institutions pay for college expenses not covered by scholarships and federal loans. There are multiple in-school repayment options plus a choice of competitive fixed and variable interest rates providing even more flexibility.

- No origination fee and no prepayment penalty
- Benefits and an interest rate reduction available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify
- 100% US-based Student Loan Specialists

To learn more or to apply, please go to <https://www.tvfcu.com/loans/student-loans/sallie-mae-loans.html> and click the "get started" link.



Skip Your Next Loan Payment with Skip-A-Pay

From now through August, TVFCU is offering qualifying members the opportunity to skip one loan payment per loan for only \$50.* Visit a TVFCU branch to learn more.

**Restrictions apply.*



Federally insured by NCUA

