

TVFCU Celebrates the Credit Union Difference

First, thank you so much for your membership! You are one of more than 140,000 people from across the Tennessee Valley who is a member of TVFCU. Did you catch that? At TVFCU, you are a member. At other financial institutions, you are called a customer. So, what's the difference?

In short, when you opened your account at TVFCU, you became an owner of the financial cooperative. Your savings account is called a share account because you are a shareholder of TVFCU. Pretty neat, right?

Anyway, this member-owned, financial cooperative structure allows us to have better rates and lower fees. Credit unions are the only financial institutions rooted in people-first principles. Here are the nine key principles.

- Democratic control One member, one vote at TVFCU's Annual Meeting.
- Open membership Open membership fosters community. We are here to serve any individual and business within our 13-county community.
- Nondiscrimination All are welcome at a credit union.
- **Service to members** Nationwide, there are more than 217 million members in 105 countries.
- Social Responsibility Credit unions are very community-minded.

- Distribution to members Credit unions share their earnings with their members in the form of better rates and lower fees.
- Building financial stability Credit unions are reliable. CUNA reports far more bank closures than credit union closures from 2008-2012.
- **Co-Op Cooperation** Credit unions constantly seek ways to improve the co-op experience.
- Ongoing Education Helping members make sound financial decisions is a top priority for credit unions.



Join us on Thursday, Oct. 18, as we celebrate these differences with the 70th Annual International Credit Union Day. Thanks for finding your platinum lining in TVFCU!

Credit Card Provider Donates \$10,000

TVFCU's credit card provider, Elan Financial Services, is commemorating its 50th anniversary by making a donation of \$10,000 on behalf of TVFCU to Partnership for Families, Children, and Adults and STARS- Students Taking A Right Stand. Each organization received \$5,000. As a valued participant with TVFCU, Elan Financial Services is awarding ten organizations nationwide with this opportunity for a donation to a community recipient.



Top Photo: Tony Ince, vice president at Elan Financial Services, Pam Ladd, chief executive officer at Partnership for Families, Children and Adults, and Valerie Gifford, senior vice president of retail operations at TVFCU.

Bottom Photo: Lisa Elrod, vice president of operations at TVFCU, Tony Ince, vice president at Elan Financial Services, Karen Glenn, executive director at STARS, Valerie Gifford, senior vice president of retail operations at TVFCU, and Donna Myers, vice president of lending at TVFCU.

Community Events

TVFCU is proud to help bring these events to the community. For details, please visit tvfcu.com.

Noontunes

Every Wednesday
through Nov. 28
Noon ET
Miller Park
Noontunes, in its third
season, is a free noontime
showcase featuring a
variety of local Chattanooga
musicians in the newly
opened Miller Park.

Levitt AMP

Every Thursday in October 6 p.m.

Bessie Smith Cultural Center
The music continues on
MLK through the end of
October with the Levitt
AMP Chattanooga Music
Series. Join Jazzanooga for
this free, community music
series.

Fireside Concert Series

Every Thursday in October 7 p.m.

Greenway Farm Park
Let the cares of the day
drift away with Outdoor
Chattanooga's Fireside
Concert Series. Come early
to participate in special
themed giveaways from
TVFCU.

Ice on the Landing

Friday, Nov. 16 through
Monday, Jan. 21
Chattanooga Choo Choo
Gardens
Ice skate at Chattanooga's
only outdoor ice rink at the
Chattanooga Choo Choo.

18th Branch to Open

As other financial institutions are closing branches, TVFCU is looking to better serve members by adding more branches. TVFCU will open its 18th branch (third in-store branch) in December with the opening of the new Food City at 540 Highway US-41 in the East Ridge and Fort Oglethorpe area.

TVFCU first opened in-store branches in early 2017 with branches inside the Dayton Blvd. and Ooltewah-Ringgold Road Food City locations.

Please follow TVFCU on social media for more information about the branch opening (@tvfcu).



TVFCU's 18th branch will open inside the new Food City on US-41 in Catoosa County. The branch will feature ITMs with tvfcuLIVE service from 7 a.m. to 7 p.m. ET, Monday through Saturday, similar to the other in-store branches.

P.O. Box 23967 Chattanooga, TN 37422 1-423-634-3600 tvfcu.com support @tvfcu.com Federally insured by NCUA

1-800-634-3600 Equal housing lender