

Remain Vigilant

Reminders for Banking Safely

While we are still in the thick of the COVID-19 pandemic, we know that there is hope. However, we must continue to remain vigilant. As we start 2021 and close in on year one of the pandemic, we want to remind you of how to bank safely.

Use Digital Services

We encourage everyone to continue using our contactless banking options — drive-thru ITMs, eServices and remote access features, including tvfcuLIVE Line, tvfcuLIVE Stream, and tvfcuONLINE with mobile deposit and bill pay. Car loans can be paid through tvfcuPAY. Individuals can also open an account or apply for a loan through tvfcu.com.

And we thank everyone who used these services in 2020. We answered more than 507,000 calls through tvfcuLIVE Line,

completed more than 30,000 tvfcuLIVE Stream sessions and coordinated more than 777,000 tvfcuLIVE Studio sessions!

Check Update Center

Lobby access and hours will remain fluid for the foreseeable future. Please check our Update Center at tvfcu.com for the latest branch information or call the tvfcuLIVE Line at (423) 634-3600 before visiting a branch.

Be Safe

When visiting a branch lobby, we encourage you to keep a 6-foot social distance, use hand sanitizer frequently, wear a mask and avoid lingering in the branch lobby. And remember, if you are COVID-19 positive, please stay home.

Violators of these requirements may be subject to having membership restricted or terminated, and government health and police authorities may be notified.

Be well and take care of everyone!

2021 Holiday Closings

TVFCU will be closed on the following federal holidays:

New Year's Day
Friday, Jan. 1

Martin Luther King Jr. Day
Monday, Jan. 18

Presidents Day
Monday, Feb. 15

Memorial Day
Monday, May 31

Independence Day
Monday, July 5 (Observed)

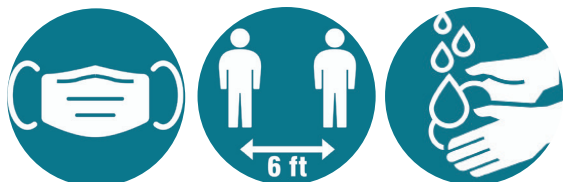
Labor Day
Monday, Sept. 6

Columbus Day
Monday, Oct. 11

Veterans Day
Thursday, Nov. 11

Thanksgiving Day
Thursday, Nov. 25

Christmas Day
Saturday, Dec. 25



Nominees for Board of Directors Announced

Your Nominating Committee has selected their nominees for the three available 3-year terms on the TVFCU Board of Directors. They are incumbents Frank Alford, Kacy Lemm and Nora Tomisek.

Frank Alford has served on TVFCU's Board since 1988 in various roles, including Board Chair. He is retired from TVA as General Manager, Contracts/Materials and is currently president and CEO of MB&A Consulting.

Kacy Lemm has served on TVFCU's Board since 2010 and is a Senior Program Manager for TVA in Information Technology.

Nora Tomisek served on TVFCU's Supervisory Committee prior to becoming a Board member in 1984 and is the current Vice Chair. She is retired from TVA as Manager of Inventory Analysis and Reporting for Supply Chain.

The election procedure will be the same as in the past several years. According to TVFCU's bylaws, if there is only one nominee for each available position, then a mail ballot will not be conducted and the nominees listed here will automatically be elected to fill the vacancies.

No nominees will be accepted from the floor at the Annual Meeting. The Credit Union does, however, allow for other nominations.

In accordance with our bylaws, any member in good standing may be nominated for the Board of Directors by petition. Regulations require the petition to be signed by 1% of the membership,

up to a maximum of 500 members. Joint owners of accounts cannot be considered in the 1% total. Each member may sign a nominee's petition once. All signatures must be from members 16 years of age or older and are subject to verification by TVFCU's Supervisory Committee.

Petitions are available at TVFCU's Executive Office at 535 Chestnut Street in Chattanooga. They must be returned to the Supervisory Committee by close of business (4:45 p.m. ET) on Friday, Feb. 19, in order for the nominee to be placed on the ballot.

If a nomination by petition is received, we will hold an election and the results will be announced at our 85th Annual Meeting on Tuesday, May 4. This year's meeting will be at the Northwest Georgia Amphitheatre, 220 Catoosa Circle, Ringgold, at 7 p.m. ET. Gates will open at 6 p.m. ET. Learn more in the next issue of *Currents* in early April.



Save with TVFCU Perks Checking

Generally, we don't think much about our checking account. It is just the place where our funds are kept. But what if you could use your checking account to save money? Sounds like a great solution to help with your 2021 savings goals, right?

With our TVFCU Perks Checking account lineup, you can find the checking account that is right for you.

TVFCU Perks Checking benefits range from local discounts at area and national retailers, cell phone protection, ID theft aid, roadside assistance, accidental death coverage, health savings card, buyer's protection and extended warranty and great interest on your checking account balance. The amount of benefits vary among the four account types.

Want to learn more? Call tvfcuLIVE Line at (423) 634-3600 or connect with a personal consultant from your smartphone through tvfcuLIVE Stream.