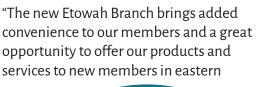


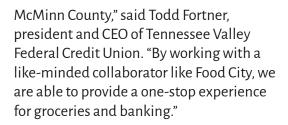
## Etowah Branch Opens

Tennessee Valley Federal Credit Union (TVFCU) is pleased to open its fourth in-store branch inside the new Food City in Etowah, Tenn. The full-service Etowah Branch is staffed Monday through Friday from 10 a.m. to 7 p.m. ET. In addition, it features an interactive teller machine (ITM) that is available from Monday through Saturday from 7 a.m. to 7 p.m. ET.

"The new Etowah Branch brings added convenience to our members and a great opportunity to offer our products and







#### Want to see more? Visit TVFCU's Facebook page!



## **TVFCU Named** Best CU for 13 Straight Years

The votes are in! Chattanooga Times Free Press readers have named TVFCU as #1 in three categories!

#### **Best Credit Union**

TVFCU has won Best Credit Union since the program's creation 13 years ago!

#### **Best Employer-Finance**

This is a new category, and TVFCU took home the bragging rights.

#### Best Mortgage Lender

This helps exemplify that we are moving the needle on becoming the #1 mortgage lender in town!

Thanks to you — our members - forvoting for TVFCU! We greatly appreciate your membership!

# Know How to Spot the Top Five Scams

#### **Online Purchase Scams**

Scammers sell fake merchandise online and pocket the money, leaving the victims with no way to recover the money spent.

As the holidays approach, be vigilant when

making online purchases. Before making purchases online, always look for the "https" at the start of the web address to ensure the site is legit.

#### **IRS/Government Scams**

Con artists will pose as IRS employees via telephone and threaten victims with prosecution if they fail to provide immediate payment for "taxes owed."

#### **Debt Collection Scams**

Like IRS/government scammers, fake debt

collectors call consumers and demand payment, often in a threatening manner and typically request payment in the form of gift cards.

#### Lottery & Sweepstakes Scams

Victimizing thousands of targets a year, scammers will contact victims, telling them they've won money and ask them to wire the taxes that are due in return.

#### **Employment Scams**

Scammers prey on economic hardships by offering victims to work as promoters who agree to wrap their

vehicles with advertising logos for third parties, in which case, the con artists often send fake checks and demand a portion back to pay for the wrapping.

# Introducing Jed Talk

We've recently launched a new financial education video series called "Jed Talk." The segment is named after Jed Mescon, TVFCU community engagement liaison, who hosts the video series. The videos are intended to help you build a stronger financial foundation.

The first module is called "Find Me the Money" and focuses on financial basics — Saving and Investing, Needs vs. Wants, Credit Union vs. Bank and Entrepreneurship. In addition, topics

covered in this first module fit with the

state guidelines for the mandatory ½ Personal Finance credit required to graduate high school.



Be sure to subscribe to TVFCU to see future videos. We hope you enjoy and let us know if you want to see a certain topic by sending us a "Contact Us" web form.

### Celebrate Small Businesses with Virtual Idea Leap Grant Pitch Night

The show will go on! That is TVFCU's Idea Leap Grant Pitch Night. We are happy to invite you to join us for TVFCU's Virtual Idea Leap Grant Pitch Night on Tuesday, Oct. 20, at 6:30 p.m. ET. as part of Virtual Startup Week Chattanooga.

Everything is a little bit different in 2020. So, we are excited to give our past semifinalists another chance to win big! Call it, a look back in time if you will. Past Idea Leap Grant semifinalists who did not place in the top five in 2018 and 2019 are eligible to participate in this unique 2020 Idea Leap Grant opportunity.

The top three finalists will have a chance to win one of three grants (\$10,000, \$7,000 and \$3,000).

Be sure to tune in on Tuesday, Oct. 20, at 6:30 p.m. ET by visiting TVFCU's Facebook page or YouTube channel.

We look forward to seeing you virtually!