

# TVFCU Breaks Ground on New Dayton Branch

TVFCU began serving the Dayton, Tenn., community in 1986. Then the Dayton Branch was TVFCU's fourth location, aside from branches inside TVA complexes. In July, we broke ground on a new, modern free-standing branch that is closer to the center of Dayton's shopping district on Highway 27.

The branch will be more than 2,000 square feet and will have interactive teller machines in the lobby and in the drive-thru. Employees will be on-site to help guide members' financial decisions. The drive-thru ITMs will feature personalized service from 7 a.m. to 7 p.m. ET, Monday through Saturday.

The branch will be a replacement branch for TVFCU's current Dayton Branch and is on track to open in early 2020.



*Above: A design of the new free-standing Dayton Branch.*



*Left: Community leaders join TVFCU representatives to break ground on the new Dayton Branch, located in between Lowe's and Bojangles on Highway 27.*

## Holiday Shopping Tips

'Tis the season for holiday cheer and festivities, which means that it is also the season for holiday spending. Here are tips to help you manage your holiday finances.

### Make a list

Create a list for all holiday gift-giving — big and small.

### Set a budget

Create an overall holiday budget number that includes spending for gifts, décor, meals, clothing and experiences.

### Look for experiences

Instead of giving something that will lose its sizzle after a while, create lasting memories with the gift of an experience or an activity.

Visit [tvfcu.com](http://tvfcu.com) for more tips.

# Oct. 17 is International Credit Union Day

On Thursday, Oct. 17, TVFCU will join credit unions around the world in celebration of International Credit Union Day.



**Local Service.  
Global Reach.**

Our 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.

Visit [tvfcu.com](http://tvfcu.com) for more information about the nine credit union principles.

Thank you for being a part of our financial cooperative!

## Local Businesses Vie for Idea Leap Grants

Ten small businesses from across the Tennessee Valley will vie for one of five grants, totaling \$50,000, from TVFCU through the Second Annual Idea Leap Grant Initiative.

The community is invited to hear the ten finalists compete during TVFCU's Pitch Night on Tuesday, Oct. 22, at 6 p.m. at the Bessie Smith Cultural Center, located at 200 E. Martin Luther King Blvd. in Chattanooga. The event takes place during Startup Week Chattanooga, a weeklong celebration of Chattanooga's entrepreneurial community. Come early at 5 p.m. for the Pre-Pitch Reception Hosted by Co.Lab.

"This program started as a way to reinvest Idea Leap Loan proceeds back into the

community. It is a grant—an award from the credit union to five area small businesses to help fulfill their next dream," said Tommy Nix, vice president of business and commercial services at TVFCU.

### Ten Idea Leap Grant Finalists

Chatta-Cakes Bakery, *Hixson*  
Elea Blake Cosmetic Studio, *Chattanooga*  
Hank's Corner Grille, *Tracy City*  
Hutton and Smith Brewing Company, *Chattanooga*  
Live and Let Live Barber Shop, *Chattanooga*  
Real Roots Cafe, *Fort Oglethorpe, Ga.*  
Spectacles Family EyeCare, *South Pittsburg*  
Terra Running Company, *Cleveland*  
The Rustic House, *Chattanooga*  
Treetop Hideaways, *Flintstone, Ga.*

See you on Tuesday, Oct. 22!

## Community Events

TVFCU is proud to help bring these events to the community. Visit [tvfcu.com](http://tvfcu.com) for more details.

### Fireside Concert Series

*Every Thursday in October  
7 p.m.*

*Greenway Farms Park*  
All ages are invited to unplug and enjoy an autumn evening in the park at Outdoor Chattanooga's Fireside Concert Series. Come early to participate in special themed giveaways from TVFCU.

### Equal Opportunity Day Breakfast

*Friday, Nov. 1*

*7:30-9 a.m.*

*Chattanooga Convention Center*

Join the Urban League of Chattanooga in celebrating inclusion, diversity and empowerment at the 37th Annual Equal Opportunity Day Breakfast. Contact the Urban League for tickets.

### Ice on the Landing

*Friday, Nov. 15 through*

*Monday, Jan. 20*

*Chattanooga Choo Choo Gardens*

Ice skate at Chattanooga's only outdoor ice rink at the Chattanooga Choo Choo. Look for information about winning free tickets when you open a youth savings account.

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