

New Year. New Goals.

TVFCU Focuses on Member Convenience

A new year and goals go hand in hand. We have exciting plans for the new year in our commitment to continually improve each member experience with TVFCU. Our focus is to make it easier for you to do business with your credit union. Here's a peek at a few of our 2022 goals.

Debut New eStatements Portal

The new year brings the launch of TVFCU's new eStatements portal. You can access the eStatements portal through tvfcuONLINE by clicking on "View Online Statements/ Notices" under the "Services" menu. The new eStatements portal is easier to navigate, but our favorite feature is that statements are stored for a rolling three years! Statements were only available for 18 months with the old site. You'll have 19 months on the site now, which will build up to a rolling 36 months. The site layout is also web responsive.

Introduce New Statement Layout

We are excited to debut an updated layout for monthly statements. The new design

optimizes space, reducing the number of printed pages.

Expand eNotices

With the new eStatements portal, we are also expanding eNotices. Members who are enrolled in eStatements can now receive eNotices for a range of notifications that were previously only mailed.

Upgrade Technology

We are always working to improve processes and upgrade technologies to better serve members. Quite a bit of work is going on behind the scenes to enhance operations and to be better stewards of credit union resources.

Evaluate Need for New Branches

Since 2020, TVFCU has added six new brick-and-mortar branches. We routinely evaluate the need for new branches throughout our service area. In 2022, TVFCU plans to add a new in-store branch inside the new Food City in East Ridge, Tenn.

2022 Closings

TVFCU will be closed on the following federal holidays:

Martin Luther King Jr. Day
Monday, Jan. 17

Presidents Day
Monday, Feb. 21

Memorial Day
Monday, May 30

Juneteenth National
Independence Day
Monday, June 20 (Observed)

Independence Day
Monday, July 4

Labor Day
Monday, Sept. 5

Columbus Day
Monday, Oct. 10

Veterans Day
Friday, Nov. 11

Thanksgiving Day
Thursday, Nov. 24

Christmas Day
Monday, Dec. 26 (Observed)

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 Jack Flack, Albert Kiser and David Longmire.

Jack Flack has been a TVFCU Board member since 1986 and served for 10 years as Chairman. He retired from TVA with 31 years of service.

Albert Kiser served on TVFCU's Supervisory Committee for four years prior to becoming a Board member in 2004 and is your current Board Treasurer. He retired from Hamilton County Government in January 2021.

David Longmire served on TVFCU's Supervisory Committee for four years before joining your Board of Directors in 2004 and is your current Chairman. He retired from TVA with 38 years of service.

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. 18, 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 86th Annual Meeting on Tuesday, May 3. This

year's meeting will be at Chester Frost Park Pavilion, 7989 Causeway Road, Hixson, at 7 p.m. ET. Gates will open at 6 p.m. ET.

Learn more in the next issue of *Currents* in early April. We value your membership and look forward to seeing you!

**2022
Annual
Meeting**
Tuesday, May 3
7 p.m. ET
Chester Frost Park Pavilion
Hixson, Tenn.



Spot the Top Three Scams

As your credit union, we want to remind you to be vigilant and proactive. It is important for consumers to be aware of the signs of schemes crooks use to try to defraud people.

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."

Romance Scams

Never send money or gifts to a sweetheart you haven't met in person. The scammers will usually have a type of job that is out of the country or keeps them away from meeting their victim. The types of fictitious jobs are sometimes oil rig workers or individuals in the military.

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. Then the con artists often send fake checks and demand money to pay for the wrapping.

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