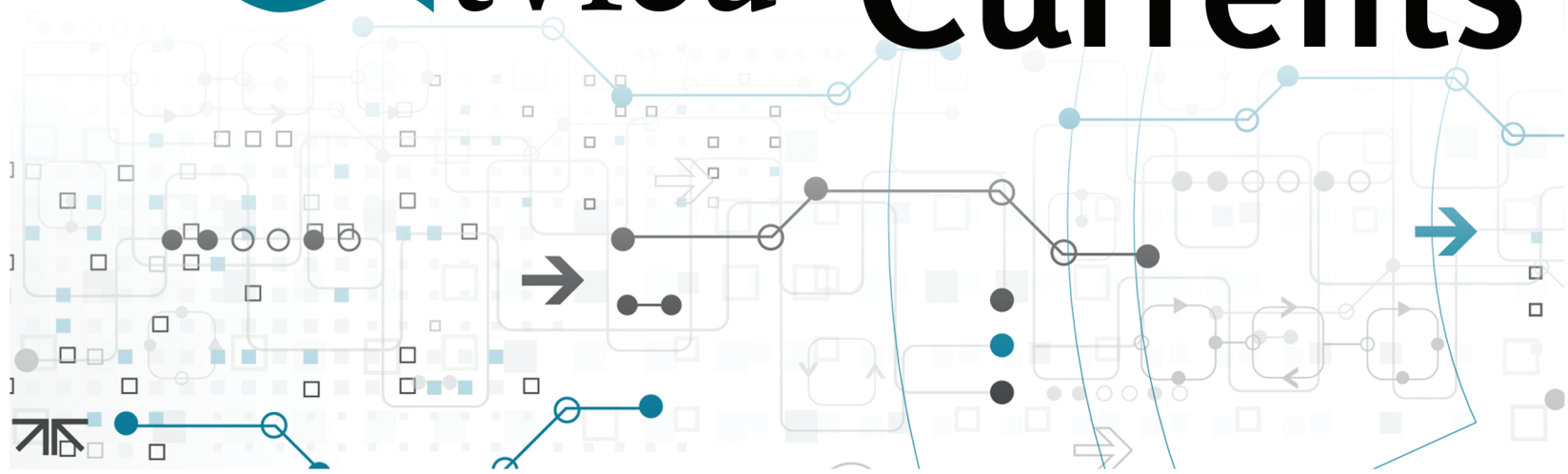




Second Quarter 2022 Currents



Plan Ahead for System Upgrade

Account Access Will Not Be Available During the Upgrade

As your member-owned credit union, we are continually working to make it easier for you to do business with TVFCU. That is why we have been working behind the scenes to make banking with TVFCU even better. We are currently in the process of upgrading our system. So, what exactly does this mean?

The system is the back-end software we use to support our most common transactions on the front line — like cashing checks and other branch operations — and larger tasks on the back end to support deposit, loan and credit processing capabilities. The update will allow adoption of cutting-edge technology that will provide you with an enhanced member experience.

While the bulk of the upgrade will take place in the background, there will be times that it will impact some of the services you may use. Our priority throughout this process is to limit the impact on our members. One way we will do this is by communicating with you frequently to ensure you are informed. To receive these communications, it is important that we have your most recent contact information on file.

Ensure Contact Information is Up-to-Date

Please log in to tvfcuONLINE (click “Settings” and then

“Profile”), call us at (423) 634-3600 or visit your local branch to make sure your mailing address, email and phone numbers on file are correct. We want the upgrade to go as smoothly as possible, and will frequently share important information.

Look for the System Upgrade Logo

To make them easier to identify, all upgrade-related communications will have the TVFCU System Upgrade logo.

Plan Ahead for Scheduled Maintenance

The system upgrade will require scheduled maintenance windows when some of our account access systems may be unavailable. **You will not be able to access your TVFCU account from 7 p.m. ET on Friday, April 29, until Monday, May 2.** You can still use your TVFCU ATM and debit cards, but access may be limited. TVFCU credit cards will not be impacted during the system upgrade.

Visit [tvfcu.com/system-upgrade](https://www.tvfcu.com/system-upgrade) for More Information

Please visit [tvfcu.com/system-upgrade](https://www.tvfcu.com/system-upgrade) for the most current information about the system upgrade.



Tips to Combat Rising Inflation

With surging inflation, Americans are shelling out more for everyday goods. So, what can you do to best survive this time of inflation? Here are some tips to help you deal with rising costs.



1. Budget

Make a budget and focus especially on the expenses that might be directly affected in the future, such as transportation, food, utilities and clothing. Some expenses are fixed, such as rent, mortgage and car loan payments. Other expenses are variable, meaning they can fluctuate from month to month. In a time of inflation, the variable expenses are the ones to keep a close eye on. How can you cut costs on variable expenses?

- Keep track of spending by using a check register or closely monitoring spending through online banking apps like tvfcuONLINE.
- Set up automatic bill pay to ensure bills are paid timely to avoid paying late fees.

2. Save on Food

- Use the “Shop Local. Save Local.” feature of TVFCU Perks Checking Account app to save on dinner from an array of restaurants.

- Create a week's menu and shopping list, and plan for leftovers.
- Shop at discount stores and buy generic brands.
- Cut back on eating out and take your lunch to work.
- Order water when eating out and save on those expensive drinks.

3. Save on Clothing

- Shop at consignment and thrift shops, especially for growing children's clothes.
- Sell old clothing at garage sales or consignment shops.
- Learn to make simple clothing repairs.
- Welcome hand-me-downs.

4. Save on Transportation

- Use public transportation or carpool if possible.
- Drive vehicles that get good gas mileage.
- Plan to make limited trips instead of making several trips to run errands.
- Consider buying a more fuel-efficient vehicle. Call (423) 634-LOAN to get preapproved for your next car loan.

5. Save on Miscellaneous

- Make gifts instead of buying gifts.
- Explore free entertainment venues, such as parks, playgrounds and hiking trails.
- Take advantage of savings by using the TVFCU Perks Checking Account app to save on a range of programs from oil changes to theme park admissions.

As you navigate these challenging economic times, just remember the old adage of pennies make dollars!

Credit Union News Briefs

86th Annual Meeting

Tuesday, May 3, 7 p.m. ET
Chester Frost Park Pavilion
7989 Causeway Road
Hixson, TN

We look forward to sharing your credit union's success during the business meeting!

Used Car Saturdays

We've teamed up with the Chattanooga Lookouts and select car dealers for Used Car Saturdays. Attend for your chance to win a new-to-you car during Saturday night home games. Follow TVFCU on social media for details about upcoming car giveaways.

A Place for All of Us

Have you seen TVFCU's new commercials? In February, TVFCU launched a new ad campaign. The new commercials feature stop-motion animation, a special theme song written just for TVFCU and a new tagline “A Place for All of Us.” Visit <https://vimeo.com/showcase/aplaceforallfus> to watch the commercials.

Mortgage Savings

To learn about how you can save over \$500 on your next mortgage, visit tvfcu.com/mortgagesavings.