



Third Quarter 2022 Currents



Travel Smart this Summer

Let TVFCU help you have the adventure of a lifetime!

Like the black bears of the Smokies leaving their treetop winter hideouts in the spring to roam all summer long, many Americans are finding themselves more than ready to leave the den and explore the outside world. TVFCU wants to help you enjoy your well-deserved getaway! Whether you are taking a short trip to explore the Great Smoky Mountains or planning to travel across the globe, TVFCU has resources to help make your dream vacation become a reality.

Personal Loans - If you need a bit of assistance paying for your vacation, we are here for you! Select from several personal loan options and have one custom made to fit your needs. TVFCU's rates are competitive and affordable. Call 423-634-LOAN (5626) or talk to a tvfcuLive Stream consultant at tvfcu.com today!

Credit Card - A TVFCU credit card is a great way to be sure that you will have plenty of funds while you're on your trip. TVFCU's Credit Card options can reward you with extra cash back or rewards points on purchases at restaurants and gas stations. This is a great way to make the most of your vacation!

TVFCU Perks Checking - Members with a TVFCU Everyday Checking account can upgrade to either a TVFCU Perks, Perks Plus or Perks Platinum checking account and receive amazing benefits to help give you peace of mind and save you money on your next trip! Check out the benefits listed on the next page.

Set Up a Travel Alert

TVFCU uses a fraud monitoring system to help protect your debit card transactions. Because of this, making a purchase outside of your normal geographic area may cause your transactions to be declined. To prevent this from happening, follow these steps to set up a travel notice:

1. Log in to online banking
2. Select Settings, Security and Alerts, and Travel Notice
3. Type in the destination, dates, travelers' names, contact number, and choose account
4. Press Review, then Submit
5. In the Message Center, you can view when your travel notice has been sent

You can also accomplish this by talking to a tvfcuLive Stream representative at tvfcu.com, at a branch location or by calling 423-634-3600.

Get TVFCU Perks Checking before your trip!

Roadside Assistance: Taking a road trip? If you are taking a personally owned or leased vehicle, all TVFCU Perks Checking accounts offer roadside assistance, allowing members to drive with one less worry. It covers services such as towing, battery service, flat tire assistance, fuel/oil/water delivery, lock-out assistance, collision assistance and more up to \$80.

Travel Deals: With any TVFCU Perks Checking account, you have access to private discounts on hotels, rental cars, flights, theme parks and other activities.

Peace of Mind: With Perks and Perks Plus Checking accounts, you receive \$10,000 in travel accidental death coverage if you are involved in a covered accident occurring on a common carrier or in a private passenger automobile. This benefit will help provide security for loved ones. With the Perks Platinum account, you can receive \$25,000 in accidental death coverage.

ID theft aid: If your passport is stolen while traveling, this benefit will be of major assistance! With all TVFCU Perks Checking accounts, you have unlimited access to a personal fraud specialist to provide identity recovery and restoration services. Also, you can receive reimbursements for covered expenses that are incurred to restore your identity. Platinum checking members receive additional identity protection benefits!

Online Deals: Browse online deals before your trip! Order the gear you need before you go or search to see if there are any deals in stores near the area you are visiting!

Cell Phone Protection: In the event that your phone is broken or stolen, you can be reimbursed for what you pay to have it repaired or replaced, up to \$400 per claim! (\$600 per claim with Perks Platinum.)*

*Subject to terms and conditions in guide to benefits

Credit Union News Briefs

Skip-A-Pay

We understand that finances can be a bit challenging during the summer. That's why we are excited to offer our popular Skip-A-Pay loan payment program in July and August.

Qualifying members have the opportunity to skip one loan payment per loan. Restrictions apply.

Learn more by visiting a TVFCU branch, calling tvfcuLIVE Line at (423) 634-3600 or connecting with a personal consultant from your computer, tablet or smartphone through tvfcuLIVE Stream.

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.

July 23rd and 30th
Aug. 13th
Sept. 3rd and 17th

Game time is 7:15 p.m. ET. Follow TVFCU on social media for details about upcoming car giveaways.

Food City Branch Opens in East Ridge

TVFCU is excited to announce the opening of a full-service branch inside the new Food City store located at 3636 Ringgold Road in East Ridge, TN. The technology-driven branch features a tvfcuLIVE Stream station and two Interactive Teller Machines (ITM), giving members direct access to TVFCU personnel from 7 a.m. to 7 p.m. ET, Monday – Saturday. This is the 5th TVFCU branch to open inside a Food City, so make sure you stop by and visit this new location!

