



# Life happens, fees don't have to

**Avoid overdraft fees when you sign up for a TVFCU checking account today.  
Join with a Perks Checking account and unlock even more benefits.**

**At TVFCU, we believe that life happens, but fees don't have to.** Our mission is to help you manage life's financial ups and downs with affordable solutions that work for you. Life is unpredictable, and sometimes your checking account balance might dip lower than expected. That's why we offer several low- and no-fee options to help protect your checking account without adding financial stress.

## **\$0 Non-Sufficient Funds (NSF) Fees**

When there aren't enough funds in your account to cover a transaction, you shouldn't have to pay extra for that. At TVFCU, if a transaction is declined or a check or ACH payment is returned due to insufficient funds, you pay nothing. That's right—our NSF fee is \$0.

## **Free Overdraft Protection Transfers**

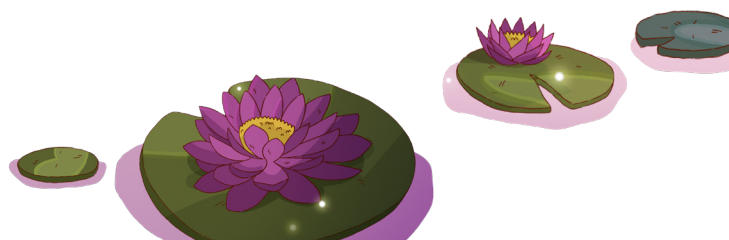
For added peace of mind, TVFCU offers free overdraft protection transfers from your savings account. If your checking account doesn't have enough to cover a transaction, we'll automatically move the necessary funds from your savings account at no cost to you.

It's just another way we help you keep your finances on track. To make sure you have your accounts linked for this service, call us at 423-634-3600.

## **Low \$9 Courtesy Pay Overdraft Protection**

Sometimes you need a little extra flexibility. That's where our Courtesy Pay Overdraft Protection comes in. For just \$9 per covered transaction, TVFCU allows your ACH payments and checks to clear, even if they exceed your available balance, so you can avoid the hassle of returned payments. This service is provided automatically for ACH and check transactions, giving you one less thing to worry about. To opt out of this service, or to opt-in on debit card transactions, just give us a call.

To learn more about our checking accounts, visit [tvfcu.com/perks](https://www.tvfcu.com/perks) or call us at 423-634-3600. ■





## New Branches are Opening!

We are thrilled to announce that our next two branches have opening days just around the corner. Visit us at our all-new North Georgia Headquarters in Dalton in late August 2025! Our grand opening will consist of a week full of celebrations open to the community to experience all of the newest features we are implementing in this branch.

Shortly after our North Georgia Headquarters opens, we will be celebrating alongside Food City for our new branch that will be located inside of the Trenton Food City. This location is expected to be open at the end of September 2025 barring any construction delays. Follow us on social media (@TVFCU) to stay up to date on all of the grand-opening celebrations coming soon. ■

## Used Car Night is coming up!

TVFCU and the Chattanooga Lookouts present the 34th Annual Used Car Night on Saturday, August 2, 2025. The Chattanooga Lookouts will play the Knoxville Smokies at 7:15 p.m. while game attendees have the chance to win one of six quality used cars from a variety of TVFCU's trusted local auto dealers.

This Used Car Night is expected to be the last one to take place at AT&T Field before the Lookouts move to their new home field. Get your tickets while supplies last and you could be leaving the game in a new-to-you ride. ■



Thank you to our dealer partners:  
**ACURA OF CHATTANOOGA**  
**CAPITAL TOYOTA**  
**EDD KIRBY AUTOMOTIVE GROUP**  
**LONG AUTOMOTIVE GROUP**  
**MTN. VIEW AUTOMOTIVE GROUP**  
**NORTHSHORE AUTO GALLERY**

## Card Controls

Card controls are located directly in the YOUR\$ app! Keep your account safe and secure with these new features including the ability to set or reset your PIN or set daily/monthly limits for added control. ■

**TVFCU'S 29TH ANNUAL GOLF CLASSIC** is on Tuesday, September 30. Visit [tvfcu.com/golf](https://tvfcu.com/golf) to register today. ■



## TVFCU Riverfront Nights

Join us at Ross's Landing every Saturday this summer for a night full of free live music. Members get exclusive access to Member Magic Games on extended weekends! Catch us before the grand finale on Labor Day Weekend. Visit [tvfcu.com/events](https://tvfcu.com/events) for the full schedule. ■

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