



Money Talk

Johnsonville TVA ECU

Annual Meeting News...

The 66th Annual Meeting was held at Lakeview School in New Johnsonville, TN on February 23, 2019. Members attended this year for the yearly financial review and election of three board of directors positions. Sherry Beasley and Corey Christopher were reelected for another term and Steven Vinson was elected to fill the third board position.

Have You Contributed To Your IRA? Deadline Approaches

Tax Day 2019 is right around the corner, but there's still time to make your 2018 tax year contribution to your IRA. For a Traditional IRA, the annual contribution limit for 2018 is \$5,500 or \$6,500 if you're age 50 or older. Your Roth IRA contribution amount is based on your filing status and income. If you or your spouse work at a company that does not offer a retirement plan, your contribution to a Traditional IRA is tax deductible. The amount you can deduct if you or your spouse are covered by a retirement plan may be limited. Your income level is also a factor. Roth contributions are not deductible, but qualified distributions are tax-free. For complete information, review IRS Publication 590-A available at www.irs.gov, and then visit the credit union to open or add to your account. April 15th is the deadline, but the sooner you make your contribution the more interest you'll earn over time.

Have You Moved? Keep Your CU Updated

Sunny skies and springtime flowers are often synonymous with moving day. If the change of season is ushering in a change of address for you and your family, remember to let the credit union know. It's our job to keep you informed, and your financial information safe and secure, but we must have your current information on file in order to do so. In addition to address changes, let us know about any phone number or email address updates as well.

To ensure the utmost security, submit all change of address requests in writing to Johnsonville TVA Employees Credit Union. If you have questions, concerns, or require the necessary forms, feel free to contact us at 800-338-4609 or visit any branch location. Happy moving!

Why You Should Get Your Free Annual Credit Report

As data breaches and identity theft become increasingly common, it's more important than ever to keep tabs on your credit. By law, every 12 months you're entitled to a free credit report compiled by the three credit reporting agencies. The three agencies - Equifax, Experian, and TransUnion - have set up a central website, a toll-free telephone number, and a mailing address through which you can order your report. For your free report, do not contact the credit reporting companies individually.

To order, visit www.annualcreditreport.com or call 1-877-322-8228. Or, complete the Annual Credit Report Request Form available at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may order your reports from each agency at the same time, but by ordering your report from each of them one at a time, you can space out your requests over the 12-month period. This way, you will get more up-to-date information. Annualcreditreport.com is the only website through which you can access your mandated free report. Be wary of other sites that appear to offer a "free" report. It's likely they are a scam, or trick you into paying a monthly fee once a trial period expires.



E-Statement Winners

January: Amy A.
February: Daly L.
March: James J.

OFFICE LOCATIONS:

MAIN OFFICE

209 HWY 641 N.

CAMDEN, TN 38320

(731)584-7238

(800)338-4609

JVILLE LONG ST:

213 LONG ST

NEW JOHNSONVILLE, TN 37134

(931)535-9000

CUMBERLAND CITY:

815 CUMBERLAND CITY RD

CUMBERLAND CITY, TN 37050

(931)827-6266

HUNTINGDON:

20405 E. MAIN

HUNTINGDON, TN 38344

(731)986-2245



Money Talk

We've Got The Best Vehicle Loan Rates In Town

Spring is here, and so is that new car itch! While we love the sound, smell, and feel of a new car, most of us don't care for the expenses and stress of paying for that new set of wheels. Luckily for you, Johnsonville TVA Employees Credit Union has taken much of the guesswork and worry out of buying your next vehicle.

By joining forces with your friendly neighborhood credit union in the search for your next vehicle, you'll not only benefit from ultra-low rates, quick approvals and turnaround, amped up bargaining power, but so much more, including:

- * Up to 100% financing of the vehicle's value plus tax and tags
- * Pre-approval
- * No prepayment penalties
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Personal service
- * GAP Insurance

For current rates and details, stop in any branch location today or check out www.jtvaecu.org.

Member Rewards Program

If a member refers a co-worker or eligible family member to the Credit Union about a purchase or to refinance their auto loan from another financial institution, and the loan amount is over \$10,000, both people will receive \$25.00

Tell your co-workers and eligible family members about the benefits of Credit Union membership! (Call for eligibility requirements) We want your business!

Account Verification

The Supervisory Committee is performing account verification. If any of the information on your statement is incorrect, respond in writing to:

Supervisory Committee
Johnsonville TVA Employees Credit Union
P.O. Box 21550
Chattanooga, TN 37424-0550

Best Wishes Graduates!

Congratulations to the class of 2019!

Kaitlyn French, the granddaughter of Karen French, is graduating from Hollow Rock-Bruceton High School.

Kayla Fowler, the daughter of Julie Nunnery, is graduating from Waverly Central High School.

Savannah Reape, the granddaughter of Vickie Collins, is graduating from Fred Paige High, Franklin, TN.

We are very proud of our graduates' accomplishments.