

ANNUAL MEETING NEWS

2022 Annual Meeting and Election Notice

Johnsonville TVA Employees Credit Union will hold its 2022 Annual Meeting on May 14th, 2022, at the Briarwood Elementary School in Camden, TN at 10:00 a.m. where its newly elected directors will be announced.

The Nominating Committee has nominated one member for each Board position to be filled. The three nominees are Corey Christopher, Cynthia Webb Eblen, and Sherry Beasley. A brief bio on each is listed below.

Corey Christopher - three-year term

Corey was born and raised in Camden, TN and graduated from Camden Central High School in 1995. After high school, he started working for the Bank of Camden while attending college. He was employed by the Bank of Camden from 1996-2006. He graduated from Bethel University with a Bachelor of Science Degree in Business Management in 2004. He then graduated from Union University with a Master of Art Degree in Education in 2006 and started working for the Camden Jr. High as a teacher in 2006. Education is important to Corey so it came as no surprise that he graduated again, from Union University with an Education Specialist Doctoral Degree in 2010. Corey is currently the Assistant Principal at Camden Jr. High School and has been since 2017. He is an active member of the Camden First United Pentecostal Church since 1996 and serves as the Sunday School Director since 2015. He has served on the Johnsonville TVA Credit Union's board since 2016.

Cynthia Webb Eblen - three-year term

Cynthia grew up in Camden and graduated from Camden High School with honors. She continued on for Chemical engineering and MBA at Tennessee Tech University and worked with program planning and business development at Lockheed Martin Marietta and other Dept of Energy contracts for 14 years. Cynthia currently resides in Camden after moving back in 2000. Deciding to transition her education into the Healthcare field, she has served Camden and surrounding counties as a Healthcare Provider for over 15 years. Cynthia is a local native and an active community leader, a long-time credit union member who is familiar with the staff and services, who loves the community, wants to serve, and has over 24 years of business, finance/budgeting, technical, and program management experience.

Sherry Beasley - three-year term

Sherry lives in Camden with her husband Pete. She is a graduate of Camden High School. Sherry attended UT Knoxville and earned a Certified Public Administrator designation through UT Martin. She participates in continuing education in Finance and Administration through County Technical Assistance Service. Sherry has served for 24 years as the Benton County Trustee. She is a member of the West TN Trustee's Association and served as the Treasurer of the West TN Trustee Association. Also, Sherry serves on the Board of Directors for the Benton County Volunteer Program. She is a member of the Natchez Trace Baptist Church where she teaches Sunday School and the Kids on Mission program. Sherry has served on the Johnsonville TVA Employees Credit Union board since 2011. She currently holds several positions on the board. Sherry believes in serving the community and the credit union movement.

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



NOMINATIONS BY PETITION – 2022

Johnsonville TVA Employees Credit Union's official petitions must be signed by 1% of the membership (a minimum of 101 signatures of members in good standing) filed at the Johnsonville TVA Employees Credit Union's office located at 209 Hwy 641 North, Camden, TN 38320 by April 22nd 2022, which is the closing date for receiving nominations by petition. If no official petitions are filed by April 22nd 2022, there will be no election by ballot and no nominations from the floor. When only one member is nominated for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position, the election shall be by in-person vote at the Annual Meeting May 14th, 2022.

2021 IRA Deadline Approaches

Tax Day is just around the corner, but there's still time to open or make a contribution to your Individual Retirement Account for the 2021 tax year. You have until April 15, 2022 to contribute up to \$6,000 or \$7,000 if you are age 50 or older, in a Traditional IRA and it may be tax-deductible. (The deduction may be limited if you or your spouse is covered by a retirement plan at work and your income exceeds certain levels.) You must start taking distributions by April 1 following the year in which you turn age 72 and by December 31 of later years.

Contributions to a Roth IRA are not deductible, but any interest you earn isn't taxed and qualified distributions are tax-free. The amount you can contribute is affected by your modified adjusted gross income and filing status. You're not required to take any distributions. See your tax advisor for details, then contact the credit union to ask about your IRA savings options.

Bring Your Auto Loan to the Credit Union

Refinance your auto loan from another financial institution to the Credit Union to see if we can lower your interest rate and monthly payment. Other benefits for having your auto loan at your Credit Union: Personal Service, Payroll Deduction, Title held locally, Payment Protection Insurance, Extended Warranty Protection and Gap Insurance available. For details and current rates, call or stop by any branch.

Keep Your Information Current with the Credit Union

If you are moving to a new place, keep the credit union in the loop. Let us know your new address and any phone number changes so that we can keep your account information up to date. This will prevent returned statements and our Card Fraud Department not being able to reach you about possible fraudulent transactions.

Be Aware of Fraud Scams

Don't give your personal or financial information in response to a request that you didn't ex-

pect. Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.