

MONEY TALK

ANNUAL MEETING NEWS

2023 Annual Meeting and Election Notice

Johnsonville TVA Employees Credit Union will hold its 2023 Annual Meeting on March 25th, 2023, at the Briarwood Elementary School in Camden, TN at 10:00am where its newly elected directors will be announced.

The Nominating Committee has nominated one member for each Board position to be filled. The two nominees are Raymond Barnes and Brenda Jones. A brief bio on each is listed below.

Raymond Barnes – three-year term

My name is Raymond Barnes and I currently serve as Vice President on the Johnsonville TVA Employees Credit Union Board of Directors. I have served on the Board for several years and appreciate the opportunity. My wife Anita and I have 4 children, 5 grandchildren and 1 great-granddaughter. I retired last year from Benton County Electric System with 43 years of service. Being retired has given me more time to devote to the Credit Union Business. I enjoy serving and would like to fill out another term.

Brenda Jones – three-year term

I am a resident of Houston County. I have lived in Erin, Tennessee for the past 50 years. I am retired from TVA where I worked for 30 years. I am married, have two children, and 6 grandchildren. I have been a member of the Johnsonville TVA Employees Credit Union for many years and served on the Board for several years in which I have served in the past as Board Secretary.

NOMINATIONS BY PETITION – 2023

Johnsonville TVA Employees Credit Union’s official petitions must be signed by 1% of the membership (a minimum of 102 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 February 8th, 2023, which is the closing date for receiving nominations by petition. If no official petitions are filed by February 8th, 2023, 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 March 25th, 2023.

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

JOHNSONVILLE TVA EMPLOYEES CREDIT UNION**Federal Financial Institutions Examination Council (FFIEC)****MEMBER EDUCATION**

Johnsonville TVA Employees Credit Union (JTVAECU) is committed to preserving your privacy and security. With more consumers using the internet to conduct banking transactions, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. One of the best ways to avoid fraud is to become an educated consumer and we would like to help you in this endeavor. Please take a moment to read this important information on how to keep yourself safe when conducting business online.

PROTECTIONS UNDER REGULATION E

Regulation E, also known as Electronic Funds Transfer Act, outlines the rights, liabilities and responsibilities of consumers that use electronic services. Electronic Fund Transfer services include but are not limited to Debit Card, Online Banking, Bill Pay, Mobile Banking, Automated Clearing House (ACH), and Automated Teller Machine (ATM) transactions. These rights, liabilities and responsibilities are described in the Electronic Funds Transfer Agreement and Disclosure that you received at account opening.

CONTACT WITH JTVAECU

Our Debit Card Fraud Prevention provider, Fiserv Card Services, may contact you by phone from 833-735-1894 or by text from 20733 on behalf of Johnsonville TVA ECU Fraud Alert. If contacted by phone you may be asked to call back at 833-735-1894. If you receive a text message, you may be asked to call back at 833-735-1892. If you are uncomfortable with the call at any time you receive, you may hang up and call back at 833-735-1894 or contact the credit union during normal business hours at 800-338-4609. Our Credit Card Fraud Prevention provider, Fiserv Card Services, may contact you by phone from 833-763-2018 or by text from 20733 on behalf of Johnsonville TVA ECU Fraud Alert. If contacted by phone you may be asked to call back at 833-763-2018. If you receive a text message, you may be asked to call back at 833-763-2021. Fiserv Card Services will NEVER ask for your whole card number, expiration date, PIN number, or online banking credentials. They may ask you to verify your mailing zip code, the last four digits of your card number, and/or the amount of your last valid transaction or payment. For the Fraud Prevention program to operate at its highest level, please contact JTVAECU to update your cell phone number(s) and email address. Also, contact the credit union to update any travel plans.

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.

Tips for Keeping Your Information Safe

- Set good passwords. A good password is one that is not easily guessed. Change your passwords frequently. Do not share your passwords with others. Passwords should be at least 8 characters long.
- Safeguard your PIN with your debit card as you may be liable for unauthorized use.
- Do not reveal personal information via email. Emails and text messages can be masked to look like they are coming from a trusted sender when they are actually from someone else. Play it safe, do not send your personal information such as account numbers, social security numbers, passwords, etc. via email or texting.
- Do not download that file! Opening files attached to emails can be dangerous, especially when they are from someone you do not know as they can allow harmful malware or viruses to be downloaded onto your computer. Keep your home and work computers safe with current technology solutions, including gateway routers and virus/malware/spyware detection software, which will help prevent virus infections and warn you when you are attempting to access a known phishing site.
- Links are not always what they seem. Do not use links in messages, even if the message appears to come from JTVAECU. Enter JTVAECU's web address in the browser yourself. Phishers can make links look like they go one place but it actually sends you to their legitimate-looking fake site. Ignore emails or pop-up messages that request personal or financial information. When using websites look for the (S) in HTTPS on the address bar to insure that it is a secure website.
- Web sites are not always what they seem. Be aware that if you navigate to a website from a link you do not type, you may end up at a site that looks like the correct one, when in fact it is not. Take time to verify that the web page you're visiting matches exactly with the URL that you would expect.
- Logoff from sites when you are done. When you are ready to leave a site you have logged in to, logoff rather than just closing the page.
- Monitor account activity. Review credit card and account statements as well as online transactions as soon as they are available to check for unauthorized charges and report any unauthorized transactions immediately. In addition, request a free credit report to monitor your credit transaction accounts at www.annualcreditreport.com or call 877-322-8228.
- Assess your risk. We recommend periodically assessing your online banking risk and put into place increased security controls where weaknesses are found, particularly for members with business accounts. Some items to consider when assessing your online banking risk are:
 1. *Who has access to your online business accounts?*
 2. *How and where are user names and passwords stored?*
 3. *How strong are your passwords and how often are they changed?*
 4. *Do you have antivirus protection on your computer?*
 5. *Do you have dual controls or other checks and balances with respect to access to online banking transactions?*

Additional Resources

If you have been scammed, visit the Federal Trade Commission's Identity Theft website at www.ftc.gov/idtheft for assistance. Also, file a complaint on the Federal Bureau of Investigation's Internet Crime Complaint Center website at www.ic3.gov/.

Please check out the following websites for additional information:

www.staysafeonline.gov

www.idtheft.gov

www.onguardonline.gov

If you should notice any suspicious account activity or experience any information security-related events, please contact Johnsonville TVA Employees Credit Union immediately at 800-338-4609.

Schedule of Fees and Charges effective March 1, 2023

GENERAL FEES	
Account Activity Printout	\$1.00/Printout
Account Reconciliation	\$10.00/Hour
Account Research	\$10.00/Hour
Cashier's Check	\$1.00/Check (Credit Union checks Cleared by the Credit Union)
Deposit Item Return	\$5.00/Item
Fax (Incoming)	\$1.00/Fax
Fax (Outgoing)	\$1.00/Fax
Inactive Account	\$5.00/Month if balance is less than \$100.00 and no activity in the past 12 months
Loan Processing	\$30.00/Consumer Loan
Photocopy	\$0.25/Copy
Statement Copy	\$1.00/Copy
Wire Transfer(Incoming)	\$10.00/Transfer
Wire Transfer(Outgoing)	\$20.00/Transfer
Replacement Debit Card (lost Or stolen)	\$5.00/Card first replacement free
Rush/Emergency Order Credit/ Debit Card	\$100.00/Card
SHARE DRAFT ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending Upon style
NSF	\$20.00/Item (each submission/resubmission)
Returned Item	\$20.00/Item (each submission/resubmission)
Stop Payment	\$10.00/Request
Copy of Draft	\$1.00/Draft
SPECIAL ACCOUNT FEES	
Christmas Club – Early Withdrawal	\$10.00/Withdrawal if withdrawal occurs before October 1 st of each year