

Johnsonville TVA ECU

# MONEY TALK



## **Join Us in Celebrating International Credit Union Day**



It's time to celebrate International Credit Union Day! Thursday, October 17th, marks the 71st anniversary of the global recognition of credit unions and their unique place in the financial arena. The credit union is where you belong. It exists to benefit you because you are a member-owner. That means any profits are returned to you in the form of better rates and improved services. Because your credit union is a financial cooperative, you can trust the credit union is on your side, not that of a few shareholders who are only interested in the bottom line.

So here is to all the good credit unions around the world do for their members. International Credit Union Day is a great time to check out all the ways the credit union can help you reach your financial goals. Stop in or visit our Website to find out all the benefits of belonging.

### 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

### Need New Wheels? Our Rates Put You In The Driver's Seat

If you're worried your vehicle won't get you through another winter, now is the time to shop for new wheels. Just as it's better to buy an umbrella before it starts to rain, you're likely to make a better vehicle purchase decision if you look for a replacement vehicle before your car won't start, or you're stranded on the side of the road on a winter's night. Do your homework at [edmunds.com](http://edmunds.com), [kbb.com](http://kbb.com) (Kelley Blue Book) and [consumerreports.org](http://consumerreports.org) to narrow your choices. Then visit the credit union for a pre-approved vehicle loan. This way when you visit a dealer or a private seller, you can shop like a cash buyer and negotiate the best deal, whether it's a new auto or new to you. With rates and terms to fit your budget, a loan from the credit union will put you in the driver's seat.

### Transfer Your Auto Loan To The Credit Union

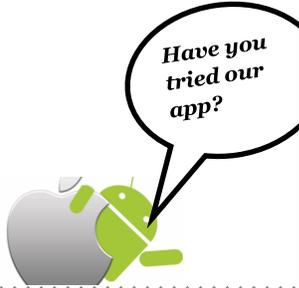
Talk to us about transferring your auto loan to the Credit Union. Did you finance your loan through a dealership, call us to see about a lower interest rate and a lower monthly payment. Take advantage of your Credit Union.

### To Better Serve You

Let us know if you have changed your address or phone number. Also, contact us to check your account ownership if you have had any changes.

### New Employee

The Credit Union would like to welcome Amy Smalley to the Camden office. Amy will be a great addition to our staff.



Check out our mobile app! Located in the Google Play Store and the Apple App Store!! Search JTVAECU in the store search bar!

You can also use the QR Codes Below!

**Apple**

**Android**



**ATM Locations**

You can use your Johnsonville TVA Employees Credit Union Debit Card surcharge free at these locations. This gives you 24 hour access to your checking account.

- 209 Hwy 641 North, Camden Branch
- 20405 East Main St., Huntingdon Branch
- 213 Long St., New Johnsonville Branch
- Wells Creek Market Erin, TN
- Waverly (Murphy Oil, Wal-Mart)
- Busy Bee - Cumberland City
- Teeters Market - Tennessee Ridge



**Thank You Vets!**



Each year we observe Veterans Day on November 11, and this year marks the 100th anniversary of the day set aside to honor and to recognize our brave service men and women. Veterans Day evolved from Armistice Day, which was proclaimed in 1919 by President Woodrow Wilson. Armistice Day commemorated the end of World War I when hostilities ceased on November 11, 1918 at 11 a.m. -the 11th hour of the 11th day of the 11th month. Whether your service was in the Army, Marine Corps, Navy, Air Force, or Coast Guard and whether it was during war or peacetime, we thank you! The popular slogan is true: We are in the land of the free because of the brave. You have sacrificed much for the greater good and that is appreciated. The Credit Union will be closed on Nov. 11th in observance of Veterans Day.

**Apply For a Credit Union Visa Today**

With a credit card from the credit union, you'll get one of the best interest rates available. Our credit card also comes with the member service you've come to expect from your credit union. Apply today to get the card that gives you more.



**Visa Purchase Alerts**



Visa Purchase Alerts is a free consumer opt-in service that allows Visa cardholders to get alerts for transactions in real-time and immediately identify potentially fraudulent activity. To access information about Visa Purchase Alerts, Visa cardholders can visit [Visa.com/purchasealerts](http://Visa.com/purchasealerts)

**\*eStatement Winners\***

Congratulations to the winners of the monthly eStatement drawings!

- Donna Patterson-
- David Tillman-
- Brittney French-

