Johnsonville TVA ECU MONEY TALK



Thank You, Vets

Every year, on November 11, our country honors the brave men and women who have pledged to fight for and protect America's freedom. This Veteran's Day Johnsonville TVA Employees Credit Union would like to send a special "thank you" to all military personnel and their families, for their hard work and sacrifice.

Check Out Our Virtual Branch

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



While the novel coronavirus pandemic has disrupted much in our lives, one thing has remained the same: Your credit union cares about your safety and your well-being. So even though we've missed seeing your smiling faces, we've been here for you at our virtual branch. With e-services from the credit union, you can keep your financial life proceeding apace. If you haven't signed up for our virtual branch, you're missing out on a fast, convenient way to manage your money. You can check balances, transfer funds between savings and checking, make a loan payment, and much more. And it's open 24/7. With e-bill pay, you can dispatch your bills without leaving your keyboard. With just a few clicks and keystrokes, you can take care of business quickly and safely. Sign up for e-statements and we'll send you an email when your statement is ready. No worries about it getting delayed or lost in the mail. So visit our Website or give us a call to find out more. You'll wonder how you ever got along without it!

Loans Made Easier...

ONLINE LOAN APPLICATIONS AVAILABLE NOW ON OUR WEBSITE.

Visit <u>www.jtvaecu.org</u> and click **Apply for a Loan** to get started. Apply for a car, boat, 4-wheeler, personal loans or VISA card online.

Drive Down Your Payments - Refinance Your Vehicle Loan At The Credit Union

You love your new wheels. The monthly payments? Not so much. It may be time for a do-over. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if refinancing your loan here is in your best interest. For example, we may be able to reduce the annual percentage rate you are paying on your loan, either reducing your payment or helping you pay the loan off faster. That means you'll pay less over time and the total price will be reduced. At the credit union, we're here for you, not the financial institution's or dealer's stockholders. We'll help you get back in the driver's seat and take control of your payments. Give us a call to find out how.

Christmas Club Account Holders

Your Christmas Club funds are available October 1st thru December 31st.

Good news for Johnsonville TVA ECU Debit Card Users...

The Credit Union is now a proud member of the Allpoint Network, providing access to over 55,000 surcharge-free ATMs at your favorite retail locations. Get cash at the convenient location nearest you; it's all surcharge free.

FAQs

- Q. How do I find an Allpoint ATM near me?
- A. Use the locator at <u>AllpointNetwork.com</u> or you can find the locater on our website at <u>www.jtvaecu.org</u>
- Q. Will my Johnsonville TVA ECU debit card be surcharge-free at an Allpoint ATM?
- A. Yes, look for the Allpoint logo on participating ATMs.

Q. The surcharge screen appeared when I attempted a transaction - will I get charged a fee? A. No, the surcharge screen is there to notify customers of other institutions who are not participating in the Allpoint Network. Just press "Yes" to accept the fee and continue with your transaction. Credit Union debit card holders will not be charged.

- Q. Can I download the Allpoint ATM locator app?
- A. Yes, visit allpointnetwork.com to download the app.

Q. Are the existing credit union ATMs still available and surcharge-free for Credit Union cardholders?
A. Yes, the 6 existing ATMs are still available and surcharge free for Credit Union cardholders.
Existing ATM locations: Camden branch, Huntingdon branch, Long St. Branch, Wells Creek Market (Erin), Teeters Market (TN Ridge) and Murphy Oil next to Waverly Wal-Mart.

COVID-19 Update

In response to the increase in COVID-19 cases locally, the Camden and Huntingdon branches are Drive-thru only. The Long Street and Cumberland City branches have lobby access with limited members.

Please call a branch location to make an appointment for lobby services such as loans, account opening, or safe deposit box entry. Credit union employees are wearing mask, and we are requesting members to wear a mask when entering a lobby to help protect you and our employees.

Online and Mobile Access: Visit www.jtvaecu.org to access homebanking or download the mobile app.

Available electronic options to access your accounts and manage your money at your convenience:

Make payments on loans Pay bills using our bill pay service Apply for new loans Transfer money between same savings and checking account Check account balances Use telephone audio response: 800-391-8868

Together we can continue to serve your financial needs.

VISA Card Holders

Effective February 1, 2021, your Johnsonville TVA Employees Credit Union credit card will no longer provide Auto Rental Collision Damage Waiver and Warranty Manager benefit. All other card benefits will remain in place. Call 731-584-7238 to request a copy by mail.