# Johnsonville TVA ECU MONEY TALK

## Annual Meeting News

Our 68th Annual Meeting was held Thursday July 29, 2021 at the Camden Branch office. Jerry Damesworth and Jane Triplett were elected to fill the Board of Director positions for 3 year terms. See the December Newsletter for Information on the 2022 Annual Meeting.

## Thank You Vets!

OFFICE LOCATIONS

<u>MAIN OFFICE:</u> 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



As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11, 2021 marks the 102nd anniversary of a day set aside to remember the sacrifices of those who have served to defend our country and protect our freedom. President Woodrow Wilson proclaimed November 11, 1919 as Armistice Day to mark the one year anniversary of the end of the First World War. It was the first nationwide commemoration; the name was officially changed to Veterans Day by an Act of Congress in 1954. Although the observance was changed to the fourth Monday of October in 1968, President Gerald Ford restored November 11 as the official holiday in 1978. To all veterans as well as their families: We honor your service and appreciate all you have done to ensure America remains the home of the brave and the land of the free.

## **Attention Johnsonville TVA Debit Card Users**

Exciting updates coming to Johnsonville TVA Employees Credit Union debit card holders! As of October 27, 2021, we will be upgrading our debit card system! We will be transitioning to an Interactive Voice Response (IVR) system. With this upgrade comes a new debit card activation phone number: 800-992-3808 (EFFECTIVE 10/27/2021). There will be a 90-day grace period to call and activate new cards (this includes renewal cards as well as new card orders). Renewal cards will issue 60 days prior to expiration instead of the current 30 days. Finally, our debit card holders will be able to set their own personal identification number (PIN) to their debit card! Current card holders may call into the new activation number to change their current debit card PIN! New card holders will call the same number and follow the steps for card activation and pin selection. Again, that new activation number is 800-992-3808 (EFFECTIVE 10/27/2021).

## Your CU Is Where You Belong

Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. And credit union membership is something you can share with your family. Because you are a member of the credit union, your family members also are eligible to join. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.

## **Christmas Club Account Holders**

Your Christmas Club funds are available October 1<sup>st</sup> thru December 31<sup>st</sup>. Open your Christmas Club account today!

CAT #47229-News-0921

## **Our Loan Rates Let You Drive Happy**

Convertible or cargo van. Hybrid or hatchback. New or new to you. If you're in the market for a vehicle, make the credit union your first stop for a pre-approved loan. Financing your vehicle at the credit union will help ensure you buy the vehicle that you want, not the one the salesperson wants to sell you. Consider all of your vehicle options by doing your homework ahead of time at kbb.com, edmunds.com, cars.com and the April annual auto buying issue of Consumer Reports. Then contact the credit union for financing. Our low rates and terms to fit your budget will help you drive happy in whatever vehicle you choose.

#### **Debit Card Users Allpoint Reminder**

The Credit Union is 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 5 existing ATMs are still available and surcharge free for Credit Union cardholders. Existing ATM locations: Camden branch, Huntingdon branch, Long St. branch, Jen's Place (Erin), and Teeters Market (TN Ridge).

#### Q. What Casey's locations can I use my Johnsonville TVA Credit Union debit card surcharge free?

A. McKenzie, Bruceton, New Johnsonville, and Waverly

## A Thank You To Our Members

Thank you to all of our members - from those of you who have honored us by selecting Johnsonville TVA Employees Credit Union to serve your financial needs - to each of our members, employees, volunteer Board of Directors and business service providers. Without you, non of this would exist. Your credit union – and, as members, it is yours, something I can't stress enough – continues its prudent financial decision-making to ensure you get the utmost return for your hard-earned dollar through the best possible rates and minimized fees; striving to give you value at every turn. With your great member feedback and input, we've also made tremendous strides in continually adapting our products and services to better fit your needs. It's true a simple 'thank you' is not nearly enough to express the total sense of gratitude we feel at Johnsonville TVA Employees Credit Union. To truly demonstrate our thanks, we must always strive to do more to continually earn your membership. We wish you the best - and look forward to serving you in the years to come.