

Johnsonville TVA ECU

# MONEY TALK

## 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



## ANNUAL MEETING NEWS

### CALL FOR NOMINATIONS: 2023 BOARD OF DIRECTORS

The Nominating Committee is accepting volunteer requests for two, three-year Board of Directors positions expiring in 2023. Please send requests to Johnsonville TVA ECU, 209 Hwy 641 N. Camden, TN 38320, Attention Nominating Committee or call 731-584-7238 to request Nominating Committee contact information. Accepting requests through November 18, 2022.

## LOAN COUPON UPDATE

Loan Coupons (Payment Books) will not be automatically mailed out in November 2022 due to our data processor discontinuing this option. Please contact the credit union if you want to continue to receive loan coupons (Payment Book) for the upcoming year.

## CREDIT UNION DAY!

Join us October 20<sup>th</sup> for Credit Union Day at all branches. Enjoy refreshments, giveaways, and socialize with fellow members and staff. See you then!

## SCAMS!!!

Beware of scams! Never give out your personal information such as your social security #, account #, Home-banking login credentials, date of birth, etc. The scammers can contact you by phone, email, mail, text or Facebook messenger to name a few. Here are some of examples of recent scams:

**Fake Geek Squad Purchase:** Receive email that states you have made a purchase from the Geek Squad, then it wants you to click or call them back to get a refund. Scammer will try to get personal information from you. Don't give them access to your computer.

**Sweepstakes Winner:** Scammer wants you to send them money for taxes to release fraudulent jackpot. There is no Jackpot. Do not send them any money!

**Gift card Scam:** You are instructed to keep a small portion of check you received with instructions to cash the check and purchase gift cards. Then you are to scratch off the authorization codes on the back and email or text the codes back to the scammer. The check they sent to you is fraudulent and will be returned in a few days. The scammer will tell you not to tell your financial institution you are buying gift cards with the check.

Scammers target everyone, but most of all our elderly population. They can be very persuasive. Please do not let them intimidate or scare you into giving away your money.

Rule of Thumb...You should never have to pay money to win money and make sure you are at a secured website-look for the https in the address bar.

If you think it might be a scam, please call the credit union or trusted family member before you send anyone your money.

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**VISA CARD**

Did you know the credit union offers VISA credit cards? We offer a low rate, no annual fee and local personal member service. See your loan officer for an application today.

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**CHRISTMAS CLUB ACCOUNTS**

Christmas Club accounts are available October 1<sup>st</sup> through December 31<sup>st</sup>, 2022. If you have not opened your Christmas Club account yet, stop by any branch to open your account to get ready for next Christmas.

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**COLUMBUS DAY**

In observance of Columbus Day, the credit union will be closed October 10, 2022.

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**NEW ATM LOCATION**

New ATM is located at Bobby's Deli 203 Hwy 149 in Erin, TN 37061. Johnsonville TVA Credit Union debit cards are surcharge free.

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**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 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.

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**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.

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**Thank You Vets!**

As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11, 2022 marks 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.