



# New Year's Resolution: Continue Improving Your TVFCU Experiences

While TVFCU has some exciting plans for the new year, we remain focused on our commitment to continually improving every member's experience with TVFCU. We are always looking for ways to make it easier to manage your finances. Here's a peek at a few of our 2019 projects to help us meet those goals.

## **Open New In-Store Branch**

Keep an eye out for the opening of our third in-store branch later in January. This branch will be inside the newly constructed Food City located at 150 Highway 41 in Ringgold, Ga., and will serve the East Ridge and Ringgold communities.

**2019**

Visit [tvfcu.com](http://tvfcu.com) for financial tips.

## **Increase Credit Union Awareness**

Look out for our new TV commercials. We just launched a new

advertising campaign and will strategically roll out new ones throughout the year to educate our members and the community on TVFCU's convenient services.

## **Launch Enhanced Mobile App**

Watch for the debut of a more robust mobile app in first quarter. The update will include some new bells and whistles that will make it easier for you to manage your account on the go.

## **Focus on Branching**

Look for new branches and branch renovations in 2019. While we embrace mobile trends, we know that having convenient branches is important too. We will continue to find ways to make it more convenient for members to access a branch.

We are grateful to embark on our 83rd year and are honored that you have entrusted us with your finances.

## Holiday Closings

TVFCU will be closed on the following federal holidays in 2019:

New Year's Day  
*Tuesday, Jan. 1*

Martin Luther King Jr. Day  
*Monday, Jan. 21*

Presidents Day  
*Monday, Feb. 18*

Memorial Day  
*Monday, May 27*

Independence Day  
*Thursday, July 4*

Labor Day  
*Monday, Sept. 2*

Columbus Day  
*Monday, Oct. 14*

Veterans Day  
*Monday, Nov. 11*

Thanksgiving Day  
*Thursday, Nov. 28*

Christmas Day  
*Wednesday, Dec. 25*

# Nominees for Board of Directors Announced

Your Nominating Committee has selected their nominees for the three available 3-year terms on the TVFCU Board of Directors. They are incumbents Jack Flack, Albert Kiser and David Longmire. Judy Field has been nominated to fulfill Howard Roddy's unexpired term.

Jack Flack has been a TVFCU Board member since 1986 and served for 10 years as Chairman. He retired from TVA with 31 years of service.

Albert Kiser served on TVFCU's Supervisory Committee for four years prior to becoming a Board member in 2004 and is your current Board Treasurer. He is the Finance Administrator for Hamilton County Government.

David Longmire served on TVFCU's Supervisory Committee for four years before joining your Board of Directors in 2004 and is your current Chairman. He is retired from TVA with 38 years of service.

Judy Field has served on TVFCU's Supervisory Committee since 2006. She is retired from BlueCross BlueShield of Tennessee as audit manager in Provider Reimbursement.

The election procedure will be the same as in the past several years. According to TVFCU's bylaws, if there is only one nominee for each available position, then a mail ballot will not be conducted and the nominees listed here will automatically be elected to fill the vacancies.

No nominees will be accepted from the floor at the Annual Meeting. The Credit Union does, however, allow for other nominations.

In accordance with our bylaws, any member in good standing may be nominated for the Board of Directors by petition. Regulations require the petition to be signed by 1% of the membership, up to a maximum of 500 members. Joint owners of accounts cannot be considered in the 1% total. Each member may sign a nominee's petition once. All signatures must be from members 16 years of age or older and are subject to verification by TVFCU's Supervisory Committee.

Petitions are available at TVFCU's Executive Office at 535 Chestnut Street in Chattanooga. They must be returned to The Supervisory Committee by close of business (4:45

p.m.) on **Thursday, Feb. 14**, in order for the nominee to be placed on the ballot.

If a nomination by petition is received, we will hold an election and the results will be announced at our 83rd Annual Meeting on Tuesday, April 30. This year's meeting will be at Stratton Hall, 3146 Broad Street, Chattanooga, Tenn., at 7 p.m. ET. Doors will open at 6 p.m. ET. Learn more in the next issue of Currents in early April.

For additional information, please contact John Merritt at (423) 634-3539.

We look forward to seeing you on Tuesday, April 30!

**83<sup>RD</sup>**  
Annual Meeting  
Tuesday, April 30  
7 p.m. at Stratton Hall



**Old House  
New House  
First House  
Dream House**

**Mortgages  
for You**

**Visit us at the  
Tri-State  
Home Show**

**March 1-3  
Chattanooga  
Convention  
Center**

**Learn more  
at [tvfcu.com](http://tvfcu.com).**