



# TVFCU Invites Member-Owners to April 30 Annual Meeting

With warmer spring weather and more daylight, community events across the Tennessee Valley are in full swing. When we are out and about in the community, we often receive questions about the differences between credit unions and banks.

Perhaps, the biggest difference is the financial structure. Banks are for-profit corporations where the earnings go to stockholders. Whereas, credit unions are not-for-profit cooperatives that return their earnings to members through better rates and lower fees. With this member-owned structure, you are not a customer — you are a member-owner.

As a TVFCU member-owner, you are invited to attend our 83rd Annual Meeting on Tuesday, April 30. This year's Annual Meeting will take place at Stratton Hall, located at 3146 Broad Street in Chattanooga.

## Business Portion Details

Beginning at 7 p.m. ET, David Longmire, volunteer board chair, will welcome members and conduct the official

business portion of the Annual Meeting. Todd Fortner, president and CEO, will provide 2018 highlights and share TVFCU's vision for *Reaching Out and Expanding Our Horizons* in 2019 and beyond.

## Come Early for Fun Activities

We invite you to come early at 6 p.m. ET to register for cash door prizes, enjoy light refreshments and write a note to a friend. An array of postcards will be on-site for you to write about why you like TVFCU. We'll cover the postage and your friends will be excited that you thought of them!

Throughout the evening, enjoy the sounds of Spinster and Courtney Reid. These local artists

each wrote original songs that they perform in our latest advertising campaign. Visit YouTube and search for TVFCU to watch the new commercials.

## Questions

For questions, call Tammy Zumbrun at (423) 634-3543 or email her at [tammy.zumbrun@tvfcu.com](mailto:tammy.zumbrun@tvfcu.com). We value your membership and look forward to seeing you!

## Reaching Out and Expanding Our Horizons

  
2019 Annual Meeting

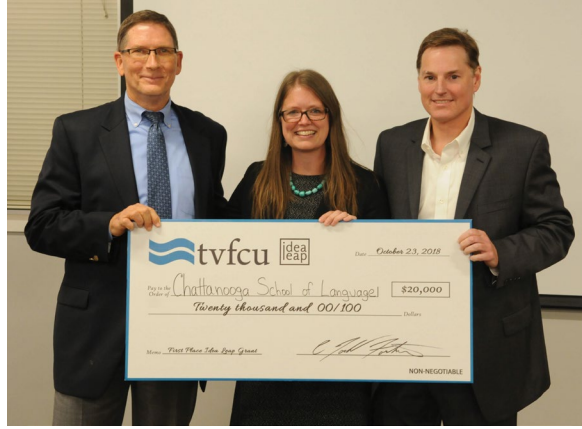
Tuesday, April 30  
7 p.m. at Stratton Hall  
3146 Broad Street, Chattanooga

# 2019 Idea Leap Grant Applications Open in May

We understand that starting a small business is hard work. That's why we created the Idea Leap Grant Initiative in 2018.

The grant is specifically designed for startup and small businesses in TVFCU's 13-county service area that have been in operation for at least one year and have fewer than 20 employees. Applicants are eligible to apply for their chance at winning one of five grants valued at (1) \$20,000, (1) \$15,000, (1) \$10,000 and (2) \$2,500.

In celebration of National Small Business Week, May 5-11, TVFCU will begin accepting grant submissions in early May. So, if you are interested, please visit [tvfcu.com](http://tvfcu.com) for more information.



*Laurie Stevens, owner and operator of Chattanooga School of Language, center, received a \$20,000 Idea Leap Grant from TVFCU in 2018. Tommy Nix, TVFCU vice president of business and commercial services, and Todd Fortner, TVFCU president and CEO, presented her with an oversized check.*

Home-Buyer  
Special  
April 1 - July 31

Lower minimum  
credit score, no  
money down  
and no private  
mortgage  
insurance (PMI).

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



## How to Teach Children the Value of Money in a Digital World

In the 1980s and 1990s, people still carried cash. So, it was easy to teach children about money because they saw it being used on a daily basis.

Fast forward to today where a bulk of shopping is done with debit and credit cards and digital payments. How do you teach children the value of a dollar in a digital age? In celebration of Credit Union Youth Month, here are a few tips. Visit [tvfcu.com](http://tvfcu.com) for more suggestions.

### Start Saving Early

Children under 19 years old can open a youth savings account.

### Use Tangible Money

Much like yesteryear, teaching children the value of a dollar starts with tangible money. Give them an allowance in exchange for them completing basic chores.

### Encourage Saving, Spending and Giving

Create spend, save and give jars for children to visually see their allocations.

### Lead by Example

You are your child's biggest role model. Be sure to show them healthy financial habits.

P.O. Box 23967 Chattanooga, TN 37422 1-423-634-3600

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