



A NEWSLETTER FOR TVA CREDIT UNION MEMBERS

Moneytalk

SUMMER 2007



April 28, 2007 was truly a day to remember for TVA Credit Union. With a record crowd of over 900 members, this year was our most successful annual meeting and picnic to date. The weather cooperated by keeping everyone cool and comfortable. Swamp John's, once again, did a tremendous job. TVA Credit Union employees formed an expert assembly line, keeping plates of chicken and fish coming to hungry members. The crowd also enjoyed an extra treat by being served with a helping of quality music by Muscle Shoals music legend and TVA Credit Union member, Travis Wammack. A highlight of the day for most members was the huge cash giveaways. Cash prizes of \$5.00 to \$1,000.00 were given away to lucky members holding winning tickets. Young and old alike walked away winners at this year's annual meeting.

The most enjoyable part of the day seemed to be experiencing the amazing relationships between our members. The family

spirit shared by members, employees, Board members and Committee members was evident in the smiles and laughs that characterized the day.

This day exemplifies what the *Credit Union Spirit* is all about – relationships. Our members are the heart of all that we do, and our Annual Meeting & Picnic is a day to celebrate the spirit that binds us together as the TVA Credit Union family!!



Inside This Issue...

Annual Meeting Biggest Ever!	1
Renovations Update	2
The Perfect Gift For Any Occasion	2
TVA Credit Union Receives Five-Star Rating	2
A Picture Perfect Way To Buy Your Next Vehicle	3
Consumer Watch: Five Steps To Protect Your Identity Online	3
On Site Pin Calculator Machine	3
Notice For Members With Automatic Deposits or Withdrawals	4
Statistically Speaking	4
Holidays	4
Hours & Locations	4

SUMMER 2007



RENOVATION UPDATE

The much anticipated renovation for the Reservation Branch is almost complete. Amidst the drilling and hammering, an exciting state of the art facility is taking shape. Our members are already taking advantage of our new surroundings with an expanded and updated lobby and teller area. New and improved work spaces have brought smiles to employees as well. Look for further updates as we await the completion of this exciting time for TVA Credit Union!



THE PERFECT
GIFT FOR ANY
OCCASION

ASK ME ABOUT

GIFT CARDS!



Stop in at any of our
branches and get your VISA
Gift Card today!!



***“TVA CREDIT UNION
RECEIVES SUPERIOR
FIVE-STAR RATING”***

Bauer Financial, a leading Financial Analyst Firm has given TVA Credit Union the highest possible rating among financial institutions. *Bauer Financial* is responsible for analyzing financial institutions nation-wide. With more than 20 years of experience, their recommendations are highly respected in the financial realm. TVA Credit Union received this honor as a direct result of seeking to provide you, our members with the highest possible quality service. We continue to stand firm in our founding philosophy, “Not for profit, not for charity, but for service!”

CONSUMER WATCH

Five steps to protect your identity online

Identity theft can be devastating. Your credit score and history can be trashed for years, severely limiting your ability to get affordable credit. Stores may stop accepting your checks. You can spend hundreds of hours to set your record straight. Authorities may come after you by mistake.

In short, your financial identity is worth protecting, and you must be especially vigilant if you're active on social networking sites or posting your resume online.

Start with these precautions:

1. *Assume that everything you post on social networking sites will be visible to everyone:* your family, your boss, police, college admissions staff, neighbors, predators, and thieves. And don't assume they won't know it's you—at the very least, adjust your profile so your blogs and other materials are available only to "friends" to whom you grant access. That doesn't guarantee security, but it's a start.

2. *Don't click on links or attachments in e-mails:* unless you know what they are and who sent them. If you get unsolicited e-mail asking for personal data such as your Social Security number or financial account numbers—for any reason—report it to fraud.org. The Federal Trade Commission's identity theft Web Site also has useful information.

3. *Use only trusted, secure Web sites:* when you enter sensitive personal information online. Rather than cut and paste links from e-mails, type the Web address in your browser directly. Once there, look for "https" in the URL and a locked-padlock icon in the frame of your browser window.

4. *Use a spam filter, virus scanner, and firewall:* on your computer, and keep them updated. If you work from a wireless router, secure it with a password.

5. *Know what your children are doing online:* If they are active on social networking sites, visit their sites regularly to see what's going on, and insist that they guard their identities and restrict access to anything that contains personal information.



**A Picture Perfect Way
to buy your next vehicle!**



**BUY OR BID ON A REPOSSESSED AUTO
TODAY AT TVA CREDIT UNION**

Visit our website for complete listings: www.tvaacu.com or call (256) 386-3000 for details

ON-SITE CARD PIN CALCULATION MACHINE

*If you have ever lost or
forgotten a PIN
(Personal Identification Number),
you know how frustrating it can be.*

TVA Credit Union is proud to offer our members a valuable new service. Our new *On-Site Card PIN Calculation Machine* will make it possible for you to select your own PIN or RE-PIN your number on your TVA Credit Union ATM/Debit card. The biggest reason for failed ATM transactions is an invalid PIN. This service will allow you to select your own 4-digit number that is easy to remember, making it easier for you to use your ATM and Debit Cards. You do not have to know the previous pin in order to re-pin. *Just bring your TVA Credit Union ATM/Debit Card to our **Reservation Branch**, and we'll do the rest!!*

HOURS & LOCATIONS

Main Office

TVA Reservation • Muscle Shoals, AL 35661
(256) 386-3000 Toll Free: (888) 274-2128

Lobby

Mon. - Fri., 8:30 a.m. - 5:00 p.m.

Drive-up

Mon. - Fri., 7:30 a.m. - 5:00 p.m.

Florence

406 N. Mall Court • Florence, AL 35630
(256) 246-0350 • Fax (256) 768-0320

Lobby and Drive-up

Mon. - Fri., 8:30 a.m. - 5:00 p.m.

Sat., 8:00 a.m. - Noon

ATM Available

303 E. Dr. Hicks • Florence, AL 35630
(256) 246-2994 Fax (256) 246-2999

Lobby and Drive-up

Mon. - Fri., 8:30 a.m. - 5:00 p.m.

ATM Available

Sheffield

425 Cox Blvd. • Sheffield, AL 35660
(256) 248-0081 • Fax (256) 386-3052

Lobby and Drive-up

Mon. - Fri., 8:30 a.m. - 5:00 p.m.

Sat., 8:00 a.m. - Noon

ATM Available

Killen

150 Brush Creek Rd. • Killen, AL 35645
(256) 588-0004 • Fax (256) 757-6796

Lobby and Drive-up

Mon. - Fri., 8:30 a.m. - 5:00 p.m.

ATM Available

Athens

616 E Hobbs St • Athens, AL 35611
(256) 230-9317 • Fax (256) 230-0837

Lobby and Drive-up

Mon. - Fri., 8:30 a.m. - 5:00 p.m.

ATM Available

Browns Ferry Training Building

10835 Shaw Road • Athens, AL 35611
(256) 729-4700 • Fax (256) 729-1153

Lobby

Mon. - Fri., 7:30 a.m. - 4:00 p.m.

ATM Available

MANAGEMENT

Kimball R. Burkett, CEO

Jeff Crutchfield, Executive Vice President

Carolyn Conway, COO

Gayle Williams, Assistant Manager

Rhonda Steen, CFO

Teresa Craig, Branch Manager, Brown's Ferry

Rebecca Hammond, Branch Manager, Florence

Kelly Adomyetz, Branch Manager, Killen

Amanda Lash, Branch Manager, Sheffield

Philip Gambrell, Branch Manager, Reservation



Member accounts federally insured to \$100,000 by the National Credit Union Administration. Any rates quoted as Annual Percentage Rate are subject to change without notice. We are an Equal Housing Lender

SUMMER 2007

NOTICE FOR MEMBERS WITH AUTOMATIC DEPOSITS OR WITHDRAWALS

When setting up any type of automatic withdrawal or deposit with your TVA Credit Union account, it is vital that the company setting up this transaction be given the correct information concerning your Credit Union account. The company originating this transaction must be given our Credit Union routing number, which is found at the bottom far left corner of your check. This company must also be given your Credit Union member account number. Your account number must be followed by the specific account type being affected by the automatic deposit or withdrawal, whether it is a type 10, 11, etc... This account type must be preceded by a zero. For example, if your member number is 123456, the company originating the transaction must be given, 123456010, if the account affected is your 10 account. This number should not contain any dashes or spaces. Providing this information in the correct manner will ensure proper execution of your transaction. Please contact any TVA Credit Union branch if you have any questions.

HOLIDAY CLOSINGS

January 15 Monday
Martin Luther King Jr Day

February 19 Monday
Presidents Day

May 28 Monday
Memorial Day

July 4 Wednesday
Independence Day

September 3 Monday
Labor Day

October 8 Monday
Columbus Day

November 12 Monday
Veterans Day

November 22 Thursday
Thanksgiving

December 24 Close at 12:00
Monday, Christmas Eve

December 25
Tuesday, Christmas Day

January 1 Tuesday
New Year's Day

BOARD OF DIRECTORS

Gil Stone, Chairman

Larry Gullett, Vice Chair

Frances Weatherford, Secretary/Treasurer

Jackie Bevis Lewis Frederick

Claude Eubanks, Jr. Leo Ray

Earl Evans Susan Tidwell

Supervisory Committee

Jorge R. Polo, *Chairman*

William D. Posey

David E. Nichols

STATISTICALLY SPEAKING...

Your TVA Credit Union is setting records for outstanding growth--and thanks are due to you, the members who support your credit union.

Here are recent statistics, compared to those of a year ago:

GROWTH CATEGORY	April 30, 2006	April 30, 2007
ASSETS	\$158,161,218	\$170,102,729
LOANS	\$78,340,987	\$82,730,719
RESERVES	\$20,569,247	\$22,664,613
MEMBERS	14,869	16,291