



Financial Tips: Pennies Make Dollars

The old adage of pennies make dollars is true. Over time, simple, everyday savings add up. So, whether you made a commitment to pay down debt, create an emergency fund, boost your retirement savings or recover from holiday spending, here are a few tips to help you make your financial resolutions habits.



Conduct a Bill Audit

Collect your printed bills and print the ones that you receive online. Then carefully read the itemized list of services and pay special attention for add-ons that you didn't realize you were being charged for or services you no longer need.

Make the Swap

Look for ways to cut everyday expenses. For example, forgo going out to lunch at work every day and bring your lunch from home. Use your debit card for purchases, instead of cash, to better track your spending.

Inspect Your Home

Small air leaks and old appliances can add to your utility expenses. Visit Energy Right (energyright.com) to complete a complimentary home audit and see how you can make changes to save energy and money. If you have a lot of energy-saving renovations that need to be made, just visit your local TVFCU branch to learn how a home equity line of credit could help you with updates.

Visit TVFCU's Consumer Education Center for more information about how you can establish a solid financial foundation in 2018.

Holiday Closings

TVFCU will be closed on the following federal holidays:

New Year's Day
Monday, Jan. 1

Martin Luther King Jr. Day
Monday, Jan. 15

President's Day
Monday, Feb. 19

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

Labor Day
Monday, Sept. 3

Columbus Day
Monday, Oct. 8

Veteran's Day
Monday, Nov. 12

Thanksgiving Day
Thursday, Nov. 22

Christmas Day
Tuesday, 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 Frank Alford, Kacy Lemm and Nora Tomisek.

Frank Alford has served on TVFCU's Board since 1988 in various roles, including Board Chair. He is retired from TVA as General Manager, Contracts/Materials and is currently president and CEO of MB&A Consulting.

Kacy Lemm has served on TVFCU's Board since 2010 and is a Senior Asset Optimization Specialist for TVA in Coal & Gas Services.

Nora Tomisek served on TVFCU's Supervisory Committee prior to becoming a Board member in 1984 and is the current Vice Chair. She is retired from TVA as Manager of Inventory Analysis and Reporting for Supply Chain.

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 Friday, Feb. 16, 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 82nd Annual Meeting on Tuesday, May 8. This year's meeting will be at the Renaissance Center, 630 North Ave., Rossville, Ga., 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.



Learn the latest news from TVFCU at the Annual Meeting on Tuesday, May 8, at 7 p.m. at the Renaissance Center in Rossville, Ga.



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