



tvfcu

J. M. Cash
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Second Quarter 2018

Currents



Make Plans to Attend the 82nd Annual Meeting on May 8

At its heart, family is a group of people who trust, care and look out for each other. In a sense, becoming a member of TVFCU is like joining a credit union family. You can trust that TVFCU will provide sound financial advice, care for your finances and look out for your financial well-being. So, that's why we have dubbed our 82nd Annual Meeting a Family Reunion.

As a member of the TVFCU family, you are invited to join us on Tuesday, May 8, for our 82nd Annual Meeting. This year's meeting will take place at the Renaissance Center, located at 630 North Avenue in Rossville, Ga., just a short drive from Chattanooga. Take Exit 1 off of I-75 and follow the event signs. Visit tvfcu.com for more detailed directions.

The business portion of the Annual Meeting will begin

at 7 p.m. ET. However, come early at 5:30 p.m. ET to enjoy the family reunion-themed activities. Entertainment will include a farm petting zoo, backyard games, photo booth

and door prizes. Light refreshments will be served, including ice cream. And it wouldn't be a family reunion without sharing memories.

82nd Annual Meeting

Tuesday, May 8

Renaissance Center | 630 North Ave. in Rossville



TVFCU is proud to sponsor the Chattanooga Memory Project, in collaboration with the Chattanooga Public Library and Pass It Down. This interactive community project will highlight TVFCU throughout May. Posting a story or your favorite Chattanooga memories is easy — and we'll show you how at the Annual Meeting.

Learn more at chattanoogamemory.com.

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

For a Limited Time: 14-Year Mortgage Special

Did you know that by choosing a shorter-term mortgage, you can quickly build equity in your home and increase your net worth?

A 14-year fixed-rate mortgage gives you the ability to own your home free and clear in 14 years. And, while the monthly payments are somewhat higher than a 30-year loan, the interest rate on the 14-year mortgage is usually lower and more important — you'll pay less than half the total interest cost of the traditional 30-year mortgage.



Advantages of a 14-Year Mortgage

- You own your home in half the time it would take with a traditional 30-year mortgage.
- You save more than half the amount of interest of a 30-year mortgage. Lenders usually offer this mortgage at a lower interest rate than with 30-year loans. It is this lower interest rate added to the shorter loan life that creates real savings for 14-year fixed-rate borrowers.

Special 14-Year Mortgage Offer

TVFCU is offering a special 14-year mortgage for a limited time. Call (423) 634-3667 to speak with a mortgage advisor, or visit tvfcu.mortgagewebcenter.com to learn more.

Community Events

TVFCU is proud to help bring these events to the community. For details, please visit tvfcu.com.

CNE Money School

Saturday, April 14
8 a.m. - 1 p.m. ET
Brainerd Crossroads
Free financial literacy education program presented by Chattanooga Neighborhood Enterprise.

WTUCI-PBS at the Palace

Thursday, April 12
6-8 p.m. ET
Palace Picture House
Free screening of "Dolores" at the Palace Picture House inside the newly renovated Tomorrow Building.

Dragon Boat Race

Saturday, May 19
All day
TVA Park at Chickamauga Dam
All proceeds from the 12th Annual Dragon Boat Festival will benefit Children's Hospital at Erlanger.

Riverbend

Friday, June 8 through Saturday, June 16
Gates open at 5 p.m. ET
Chattanooga's Riverfront
Join TVFCU at the "Cool Zone" under the Walnut Street Bridge. Kelly Lovelace and Rivers Rutherford, The Cleverlys, Overland Express and other artists will perform.

Sallie Mae Parent Loan

TVFCU is proud to work with Sallie Mae to help students pay for college expenses not covered by scholarships and federal loans. Several loans are available, including the recently launched Sallie Mae Parent Loan.

The Sallie Mae Parent Loan gives parents or any creditworthy individual

(including spouses, family members and guardians) another option for financing



their student's college expenses. This loan, in your name, lets you enjoy a choice of repayment options. Plus, the interest paid may be tax deductible.

Benefit from these features

- No prepayment penalty
- No origination fee
- Borrow up to 100% of your student's school-certified cost of attendance
- May be used for undergraduate or graduate expenses

Visit tvfcu.com for more information.

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