



Tuscaloosa 
FEDERAL CREDIT UNION

CU News

A Publication For Tuscaloosa VA Federal Credit Union Members

Fall 2018

Join Us for International Credit Union Day!

Credit unions around the world are celebrating **International Credit Union Day** on **Thursday, October 18th**, and we're taking that opportunity to celebrate, too! The theme this year is "Find Your Platinum Lining in Credit Unions" and we've worked with our members since 1951 to help them find their platinum linings! We are proud to serve our members, and you are the reason TVAFCU exists. We appreciate you as member-owners of the credit union, and we want to invite you to stop into the credit union for a small token of our appreciation on **Thursday, October 18th** as we celebrate the day!



Things That Make Credit Unions Different

We Are Non-Profit

Credit unions are not-for-profit financial cooperatives, which means that any earnings are returned back to the members in the form of higher dividend rates on savings accounts and lower interest rates on loans.

Member-Owned

Members own the credit union. When you joined the credit union, you made a deposit in return for your "share" of the credit union.

People Helping People

The overall credit union philosophy is "People Helping People." This is why credit unions typically have lower fees and fewer charges for the members. Our first priority is people, not profit.



Holiday Loan Special

Borrow up to \$3,000 at a 10.00% APR*

*Annual Percentage Rate. Sample monthly payment for a loan at 10.00% APR for 10 months would be \$104.65 per \$1,000 borrowed. All rates and promotions are subject to change without notice.

Help Us Help Veterans with Our Food Drive!

Since credit unions were founded on the philosophy of "people helping people," we're taking that one step further! Tuscaloosa VA FCU was established to help VA employees who were committed to taking care of the men and women who served our country, and we invite all members to support our service project for Veterans. We're proud to sponsor a food drive from **October 18 - November 18** to help our Veterans who may need some assistance during the holidays. We'll have collection boxes in the credit union branches, and we're asking for donations of canned goods and any non-perishable food items. All donations are greatly appreciated, and thank you for helping us help our Veterans!



Most of you have heard of St. Jude Children's Research Hospital. We are excited to

announce we will participate in the **"St. Jude Pin-up Fundraiser"** during the month of October. You can support the mission of "finding cures, saving children" by donating \$1 when you visit the credit union **October 1-31**. Every dollar donated makes a difference to the St. Jude children!






Holiday Skip-a-Pay Season is Almost Here!
 Qualified members can skip their December loan payment. Call for details!




HOLIDAY CLOSINGS
VETERANS DAY - MONDAY, NOVEMBER 12TH
THANKSGIVING - THURSDAY & FRIDAY, NOVEMBER 22ND & 23RD
CHRISTMAS DAY - TUESDAY, DECEMBER 25TH
NEW YEAR'S DAY - TUESDAY, JANUARY 1ST

Board Nominations
 The Nominating Committee of Tuscaloosa VA Federal Credit Union has nominated **Angelia Stevenson** and **David Gay** to fill three-year terms on the Board of Directors. Nominations may also be made by petition signed by a minimum of 20 members. Nominations by petition should be addressed to: Secretary of the Board, Tuscaloosa VA Federal Credit Union, P.O. Box 70400, Tuscaloosa, AL 35407. All petitions for nomination must be received no later than Nov. 7, 2018.



Your Christmas Club account funds remain on deposit to withdraw at your convenience. Withdraw between October 1st and December 31st to avoid early withdrawal penalties.



We're Here to Help When You Need to Borrow Money!

At Tuscaloosa VA FCU, we're here when you need us. Keep us in mind for all of your borrowing needs! Whether you're looking at a new car or truck, or you need some quick cash for an unexpected appliance purchase, we're here.

Our loans have competitive rates and flexible payments to fit most any budget. Need a small loan to get you to your next payday? We can help! We have loans for cars, trucks, jet skis, RVs, mortgages, landscaping, appliances, and more! Just give us a call when you're in need of a loan and our Loan Department will be happy to help you!




REMEMBER TO THANK A VETERAN FOR THEIR SERVICE
 Veterans Day 2018

Apply For Our Visa Credit Card Today!
No Application Fee!
Same low rate for purchases, balance transfers and cash advances!

VISA Classic - 11.90% APR*
VISA Platinum - 9.90% APR*

*APR = Annual Percentage Rate. Subject to membership eligibility and credit approval. APR can vary based on credit-worthiness and terms of loan. This offer is for a limited time only and is subject to change or withdrawal at any time without notice. See credit union for details.





www.tvacu.com

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

On the 2nd Wednesday of every month, all credit union branches close early for Staff Training.
 Main Office - closes at 3:00 PM
 Northport Branch - closes at 2:30 PM
 Livingston Branch - closes at 2:00 PM

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| <p>MAIN OFFICE V.A. Medical Center, Loop Road (205) 556-7819 Office Hours Monday - Friday 8:00 am - 4:00 pm V.A. Payday Fridays 8:00 am - 5:00 pm (Drive Thru Only)</p> | <p>NORTHPORT BRANCH Essex Square Shopping Center (205) 556-4575 Office Hours Monday - Friday 9:00 am - 5:00 pm Drive Thru Open Until 5:30 pm</p> | <p>LIVINGSTON DRIVE-THROUGH 719 North Washington Street (205) 652-1075 Drive Thru Hours Only! M, T, TH, F 9:00 am - 4:30 pm Closed 1:00 pm - 2:30 pm Daily Wednesday Hours W - 9:00 am - 2:00 pm</p> |
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Equal
Opportunity
LENDER

For lost or stolen VISA Credit Cards, call 1-800-991-4964 • For lost or stolen Debit Cards, call 1-800-264-5578