



Tuscaloosa 
FEDERAL CREDIT UNION

CU News

A Publication For Tuscaloosa VA Federal Credit Union Members

Winter 2019

Giving Back to Our Members!

We've had a great year, thanks to you! This year, we're **refunding 1%** of the interest that you paid on your loans throughout the year. If you had loans with us during the year and you paid interest, you'll have a 1% rebate credited to your regular share account, as long as the account was open on the last day of the year. We'd like to do more next year! One way or another, it pays to borrow from your credit union!



Joy Bennett, Head Teller; Deborah Cain, VAMC Voluntary Service; Jim Sigler, Lending Manager (Back Row); and Phillip Blankenship, President/CEO shown with items collected during Food Drive.

Food Drive Success!!

Thanks to all of you who participated, the credit union donated over \$1,000 in food items to help feed homeless Veterans. The VA Medical Center was very appreciative and has distributed food to help make the holidays brighter for those in need. We plan to make this an annual service project and look forward to continuing to support the credit union philosophy of "people helping people."



NEW CAR LOAN

Rates up to 72 months

2.99% APR*

Standard rates apply for shorter terms

No application fee

100% of Invoice to MSRP

2.99% APR for 72 months, payments of \$15.19 per month per \$1,000 borrowed.

USED CAR LOANS

Autos 1-4 Years of Age

Rates up to 72 months

3.99% APR*

Standard rates apply for shorter terms

Funding up to 100% of Clean Retail Value

Clean Retail Value as determined by the National Auto Dealers Association.

3.99% APR for 72 months, payments of \$15.65 per month per \$1,000 borrowed.

USED CAR LOANS

Autos 5-10 Years of Age

Rates up to 72 months

5.74% APR*

Standard rates apply for shorter terms

Funding up to 100% of Clean Retail Value

Clean Retail Value as determined by the National Auto Dealers Association.

5.74% APR for 72 months, payments of \$19.22 per month per \$1,000 borrowed.

SPEAK WITH ONE OF OUR LOAN OFFICERS TODAY!

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

VA, FHA, and USDA
Loans now available!

Speak with one of our
Mortgage Loan Officers Today



Holiday Closings

Monday, January 21st • Martin Luther King, Jr. Day
Monday, February 18th • Presidents' Day





Join Us at Our 68th Annual Meeting March 4, 2019

We invite all members to attend our Annual Meeting on March 4, 2019. The event will be in Building 137 at the VA Medical Center beginning at 5:15 PM for fellowship and food, followed by the annual business meeting. All members attending will receive an appreciation gift, and there will be drawings for door prizes. Reservations are required and must be made no later than February 8, 2019. Please call or stop by one of our Branch locations to make reservations.

GET OUTSIDE
LOANS FOR BOATS, MOTORCYCLES & RVs

RATES Loan terms up to 72 months
AS LOW AS **5.75% APR***

FOR EXAMPLE, at 5.75% up to 72 months, payments of \$16.46 per month per \$1,000 borrowed
Speak with one of our Loan Officers TODAY!

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

NOTICE

1098 Mortgage Interest & 1099 Dividend Statements for 2018 were mailed by January 31, 2019. Please note that 1099D is only issued for dividends paid in the amount of \$10 or more.

1098 Mortgage Interest Statements are only issued for interest received in the amount of \$600 or more. Members can also check Year-To-Date information through Teller@Home.

Now You Only Need \$5 in Your Account

Now it's easier to join the credit union! We recently changed our minimum initial deposit from \$25 to \$5! You're only required to maintain a \$5 balance in your Share Savings Account! Now is a great time to encourage your friends and family to join the credit union. It only takes \$5!



St. Jude Pin-Up Fundraiser

This past October, we gave our members the opportunity to participate in the St. Jude Pin-Up Fundraiser. And respond you did! Due to your unselfish generosity, **\$1,628**



was raised by the membership of our credit union. Our participation was part of a broader effort coordinated by the Tuscaloosa Chapter of Credit Unions which raised a cumulative total of \$11,807! Thanks to all of the members of Tuscaloosa VA FCU as well as to the members of the other participating credit unions for making this effort a real success!

Pay Off Your Holiday Baggage



Visa Classic
11.90% APR*

Visa Platinum
9.90% APR*

NO APPLICATION FEE

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

Tuscaloosa
FEDERAL CREDIT UNION
www.tvacu.com

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

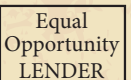
On the 2nd Wednesday of every month, all credit union branches close early for Staff Training.
Main Office - closes at 3:00 PM
Northport Branch - closes at 2:30 PM
Livingston Branch - closes at 2:00 PM

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)

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

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



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