



**Tuscaloosa**   
FEDERAL CREDIT UNION

**CU News**

A Publication For Tuscaloosa VA Federal Credit Union Members

Spring 2019

## Loans Help the Credit Union. *Are We YOUR Lender?*

Did you know that although the credit union is not for profit, we generate income from our loans. The income from interest on loans and other services used by members enables the credit union to pay higher dividends, reduce fees, and offer more services. So the next time you need a loan, please consider the Tuscaloosa VA FCU! We're here for you! Visit us online at [www.tvacu.com](http://www.tvacu.com) for our loan specials!



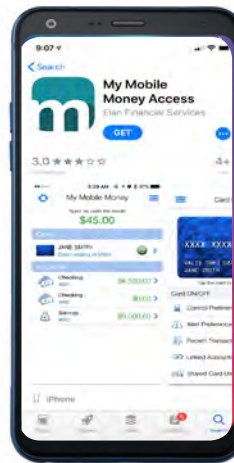
## Invite Your Friends, Family and Co-workers to Join TVAFCU! Joining the Credit Union is Now Easier Than Ever!



The more members we have, the stronger our credit union becomes. That's why we want to remind you that your friends, family members and co-workers can join the credit union with a small deposit of \$5 into a Share Account. That \$5 earns them one share of the credit union, making them a member-owner of this financial cooperative. So, invite your friends and family who live, work, worship, or attend school in Tuscaloosa or Sumter County to open an account with \$5.

**To make it even easier, invite them to visit us online for a Membership Application!**

## My Mobile Money App Protects You Against Fraud.



If you're a TVAFCU debit card holder, have you downloaded the "My Mobile Money" app? This is a great tool to prevent fraud on your account. This FREE app allows you to receive alerts for certain types of transactions (such as an online purchase or a purchase over a certain dollar amount) as well as notify you when your account balance drops to a certain amount. You can also use it to turn your card off and on. Take a minute to protect yourself and download the app.

## Please Keep Account Information Up-To-Date

At Tuscaloosa VA FCU, we work hard to serve you — but we can't do it without your help. Please make sure we have your correct name, address, home phone, cell phone, and e-mail address. If we suspect fraud on your account, or need to contact you quickly for another reason, we need to have updated information on file. Also, remember to keep your beneficiary information up-to-date for all accounts. Call us to confirm your account and beneficiary information.

**Don't forget: If you move, you must notify us in writing of your change of address.**

## Travelling This Summer? Let Us Know!

At Tuscaloosa VA FCU, protecting our members is important! Our debit cards have a security feature to prevent fraud, and if you are traveling outside of the Tuscaloosa area, your debit card transaction may be denied. Just let us know when you are traveling, and we will put a notice on your account so you won't have any problems while out of town!



## Annual Meeting Update

Our 68th Annual Meeting was recently held with over 100 members attending. We appreciate all member-owners who joined us for this annual event. In addition to member appreciation gifts, all attendees enjoyed Dreamland BBQ and were eligible for door prizes (cash, artwork, and plants). David Gay and Angelia Stevenson were each re-elected to serve three-year terms on the Board of Directors. If you missed the meeting, a few 2018 financial statistics are below. **Please note our new LOAN INTEREST REBATE paid back to all members with a credit union loan!** Special thanks to Tuscaloosa VA Medical Center Management for their ongoing support and use of the facility; EMS and Recreation Employees; and to John Tilley for donating a print for one of the door prizes. Next year's meeting will be held on March 2, 2020, so mark your calendars now and plan to attend!

## 2018 Financial Review

Assets	\$39,525,842
Total Loans	\$14,408,571
Member Deposits	\$34,723,852
Dividends Paid	\$85,778
Loan Interest Rebate	\$6,490

## Do You Have Our App?

We're thrilled to launch our new mobile app, which is available at the App Store or Googleplay! With our app, you can:

- Review your account information in real time
- Pay your bills
- Apply for a loan
- Send money to someone via PayPal
- And more!

Download it today!



## Holiday Closings

**Memorial Day  
Monday, May 28**

**Independence Day  
Thursday, July 4**

## Tuscaloosa VA FCU Privacy Policy

Federal law requires us to tell you how we collect, share, and protect your personal information.

Our Privacy Policy can be viewed online at **WWW.TVACU.COM** or we will mail you a free copy upon request if you call us at (205) 556-7819.



**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, both credit union branches close early for Staff Training.

Main Office  
closes at 3:00 PM

Northport Branch  
closes at 2:30 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



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



## Notice of Fee Schedule Change

The Fee Schedule below sets forth current rates, fees and charges applicable to your account. This schedule is incorporated into your Master Account Agreement as of May 13th, 2019.

Description	Fee	Description	Fee
Account Verification of Deposits	\$25 each	IRA Fees (continued)	
Account Research (minimum 1 hour)	\$25 per hour	Account Setup	\$5
ACH Affidavits	\$2 each	Distribution	Free
ACH/EFT Revocation Request	\$10 per request	Early W/D Penalty (under 59 1/2)	\$35
ATM Inquiries (at other institutions)	\$1 per transaction	IRS 1098 or 1099 Replacement Forms	\$2 each
ATM Transactions (at other institutions)	\$1.50 per transaction	Insufficient Funds	\$30 per item
ATM Transactions (at TVAFCU locations)	Free	Legal Order Processing (Levies, Garnishments, Escheatment, etc.)	\$50 per order
ATM Transfers (at other institutions)	\$0.50	Loan Payment via Credit Card	\$15
Bad Address/Returned Mail	\$6 per item	Loan Processing	
Bill Pay Service	Free <sub>1</sub>	Mortgage Loan Set-Up	\$75
Bill pay reactivation fee (after 90 days)	\$3 per month	Payday Alternative Loan Application	\$20
Card Replacement (ATM, Debit or Credit)	\$10 per card		
Cashier's Check		Mailings (Copies, Receipts, etc.)	\$2
Up to \$500	\$2 per item	Membership	
Greater than \$500	\$5 per item	Account Closing (within 9 months of opening)	\$5
Check By Phone (No charge over age 65)	\$2 per mailing	Below Par (less than \$5)	\$1 per month
(In addition to Cashier's fee)		Forced closed by TVAFCU	\$30
Check Replacement (as originally issued)	\$20 per item	Re-opening (2 times max, 9 mths waiting period)	\$15
Non-Member (Cash Only accepted for fee)	\$30 per item	Money Orders	
Certified Mail	\$20 per item	Members	\$2 per item
Check Cashing ("On-Us" Member Checks)	\$3 per item	Non-Members	\$4 per item
Check Cashing - Non-Members (Special Enrollment Required)	Contact MSR	Notary Service (Member's Only)	Free
Check-Collection Request	\$25 per item	Overdraft Transfer Fee	\$2
Check Collection-Foreign Item	\$40 per item	PIN Replacement (ATM, Debit or Credit)	\$5 each
Check (Personal/Corporate) Duplicate - each	\$2 per item	Reg D Excessive Share Withdrawal/Transfer	\$5 (after 6 per month)
Check Returns-each (Third Party)	\$30 per item	Returned Mail	\$6 per item
Check Orders (based on style) <sub>2</sub>	Varies	Returned Item (ACH, ATM/Debit Card, Check, Etc)	\$30 per item
Christmas Club (Jan - Sep)	\$10 per withdrawal	Safe Deposit Boxes <sub>4</sub>	
Copies		Box - Small 3x5	\$45 annually
Document Copies	\$1 per page	Box - Large 5x10	\$55 annually
Statement or Account History (no charge over age 65)	\$1 per page	Key Replacement	Market Price
Courtesy Pay <sub>3</sub>	\$30 per item	Late Fee - 30 days	\$5
Dormant Account (12 mths of Inactive)	\$5 per month	Late fee - 90 days	\$15
(Applies to members 19 yrs or older)		Lock Changed/Drilled	Market Price
Electronic Funds Transfer (EFT) Denied Charge-Back	\$30	Stop Payment Request (ACH, Check, Bill Pay)	\$30 per item
Fax Service		<a href="#">Teller@Home On Line Banking</a>	Free
Local	\$1 per page	Voice Response Telephone Banking <sub>5</sub>	Free
Long Distance	\$3 per page	Western Union Transfers	\$20 per transfer
Gift Card Fee	\$3.50	Wire Transfers - Domestic Only	
IRA Fees		Incoming	\$15 per transfer
Annual Maintenance	Free	Outgoing	\$20 per transfer
Account Closing (w/in 1 year of opening)	\$25	Incomplete or Incorrect Instructions	\$20 per transfer

(1) Free if used more than three time per month.

(2) Printing cost varies depending on the quantity and style chosen; contact one of our account representatives or visit [www.mainstreetinc.com/products/personal](http://www.mainstreetinc.com/products/personal).  
Members over 55 receive two free boxes per rolling 12 month period.

(3) Only available to members enrolled prior to May 2015.

(4) Contact Member Services for availability.

(5) Contact the credit union to request on-line or telephone banking activation.