



**Tuscaloosa**   
FEDERAL CREDIT UNION

**CU News**

A Publication For Tuscaloosa VA Federal Credit Union Members

Summer 2019

## Back to School Loan

Rates as low as

**9.50% APR\***

Terms up to  
12 months

Borrow up to  
\$3,000

Promotion ends  
September 30, 2019

\*APR is Annual Percentage Rate and can vary based on credit-worthiness and terms of loan. For example, at 9.50% APR for 12 months, payments of \$87.70 per month per \$1,000 borrowed. All rates and promotions are subject to change without notice.



## NEW CAR SPECIAL



**RATES** Up to 72 months

Loan Rate **2.99% APR\***

Standard rates apply for shorter terms

100% of Invoice up to MSRP

**NO APPLICATION FEE**

FOR EXAMPLE, at 2.99% APR for 72 months, payments of \$15.19 per month per \$1000 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 withdrawal at any time without notice. See Credit Union for details.



## We Made Joining TVAFCU Easier with our 2-Step Online Application!

We recently changed our application for membership to a simple 2-step process. First, a potential member can apply online. The 2nd step is to visit the credit union with a government-issued photo ID, social security card and a \$5 deposit.



Simply visit our website ([www.tvacu.com](http://www.tvacu.com)), click the **ABOUT US** tab at the top, and then click **JOIN TODAY**. Follow the prompts and complete the requested information. It's that simple! Then we'll ask you to visit the credit union to show your photo ID, social security card, sign your membership card and make your initial \$5 deposit.

If you have family members that want to join the credit union and take advantage of our products and services, share this information with them!

## Holiday Closings

*Labor Day - Monday, September 2*

*Columbus Day - Monday, October 14*

## 2 DEBIT CARD CHANGES EFFECTIVE JULY 22!

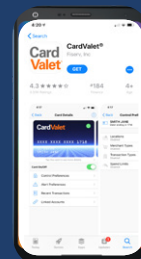
### New Lost/Stolen Card Phone Number

To report a lost or stolen TVAFCU debit card before July 22, call 800-264-5578.

To report a lost or stolen TVAFCU debit card on or after July 22, call 833-337-6075.

### New Mobile App

The "My Mobile Money" app is being upgraded to CardValet, which can be downloaded from Google play or The App Store.





## Did You Know Your Friends & Family Can Join TVAFCU

Our credit union is open to anyone who lives, works, worships, attends school or operates a business in Tuscaloosa or Sumter Counties in Alabama.

With a small deposit of \$5 in a Share Account, your friends and family members can join and use our services right away! Make your family part of our family!



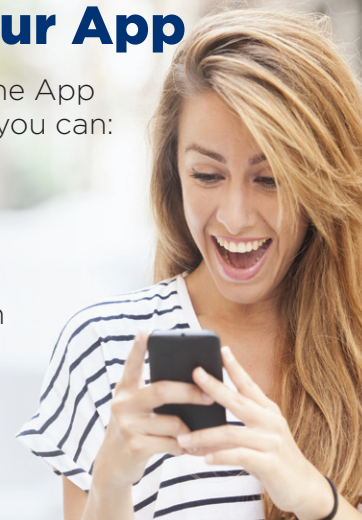
**To make it even easier, invite them to visit us online for a Membership Application!**

## Manage Your Money on the Go with Our App

Download our app from the App Store or Google play and you can:

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

**Download it today!**



## Need a Home Loan? We Can Help!

### MORTGAGE • HOME EQUITY LINE OF CREDIT

- Fixed Rate 1st & 2nd Mortgages up to 90% Loan to Value (No PMI required)
- Variable Rate Home Equity Line of Credit (HELOC)
- VA, FHA, USDA, and Conventional Mortgages Available

This is not a commitment to lend. Credit and collateral are subject to approval. Other restrictions may apply. Rates and promotions are subject to change without notice.

**NMLS ID 1218665**



## Let Us Know! Before You Go!

Our debit and credit cards have a security feature to help prevent fraud. If you are traveling outside of the Tuscaloosa area, your transaction may be denied. Just tell us when you are traveling, so we can put a notice on your account. Proper notification will ensure you won't have any problems while out of town!

### We listened to our members! The TVAFCU Community Bulletin Board is Back!

Once again, in the lobby of our main branch, we've placed a community bulletin board for members to post their announcements, sale items, business cards, etc. But please refrain from posting any political or religious announcements. The credit union has the right to remove any post that we deem inappropriate or unacceptable.

*Credit Union Community Bulletin Board is Back!*



**www.tvacu.com**

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

For lost or stolen VISA Credit Cards, call 1-800-991-4964

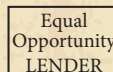
On the 2nd Wednesday of every month, both credit union branches close early for Staff Training.

**Main Branch closes at 3:00 PM**

**Northport Branch closes at 2:30 PM**

**MAIN BRANCH**  
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



To report lost or stolen Debit Cards before July 22, call 1-800-264-5578 • To report lost or stolen Debit Cards on or after July 22, call 1-833-337-6075