



Tuscaloosa
FEDERAL CREDIT UNION

CU News

A Publication For Tuscaloosa VA Federal Credit Union Members

Summer 2023



SAVE THE DATE

Annual Meeting

September 11, 2023
6:00 pm

Join Us at our Annual Meeting!

As in the past, all members attending will receive an appreciation gift as well as entries for door prize drawings.

The business meeting will begin at 6:00 PM

*Reservations are required. Call or stop by either branch to make reservations no later than August 21st.

BOARD OF DIRECTORS

The Nominating Committee of Tuscaloosa VA FCU has nominated the following individuals to fill three 3-year terms on the Board of Directors and submits the same to the Secretary of the Board:

Mr. Bryant Ivey - Incumbent

Mr. Ivey has been a member of the credit union since 1997, has served on the Board of Directors for the past eleven years, and as Board Secretary for the past two years. His post-graduate certifications in business ethics and corporate compliance, along with the expertise gained during his 35-year career at the VA Medical Center, enable Mr. Ivey to provide valuable insight to facilitate the Board's general direction and oversight of the credit union. Since his retirement, Mr. Ivey has continued to be actively involved in community service and other volunteer efforts. Mr. Ivey's commitment to the credit union remains strong as evidenced by his willingness to serve.

Reginald Mulhern - Incumbent

Mr. Mulhern has been a member of the credit union since 2001, has served on the Board of Directors for the past ten years, and as Vice Chairperson for a number of years. He served honorably as a member of the United States Marine Corp for four years before beginning his career as an Electrician at the VA Medical Center in 1995. Mr. Mulhern is committed to the credit union and willingly volunteers to assist with Board functions and responsibilities.

Melanie Spruiell - Incumbent

Ms. Spruiell has been a member of the credit union since 1995, has served on the Board of Directors for the past six years, and as Alternate Secretary for the past two years. She has been employed at the VA Medical Center since 1995 and continues to provide care for Veterans in Tuscaloosa and surrounding counties. Ms. Spruiell is very conscientious, is committed to ensuring the credit union meets the needs of our members, and willingly volunteers to assist with Board functions and responsibilities.

Nominations may also be made by petition signed by a minimum of 33 members. Nominations by petition should be sent to:

Secretary of the Board
Tuscaloosa VA FCU
P.O. Box 70400
Tuscaloosa, AL 35407

All petitions for nomination must be received by July 31, 2023.

The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

Nomination
- 2023 -

Christmas in July!

**You can still start a
Christmas Club
for this year's
holiday shopping!**

**Call today
for details!**



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Loan Rates

VEHICLES

	*APR AS LOW AS	TERM
New Cars, Trucks, Vans (2020 and Newer)	3.74% - 17.99%	24 to 84 months
Used Cars, Trucks, Vans (2013-2019)	5.99% - 17.99%	24 to 84 months

DISCOUNT: Closed-end consumer loans qualify for a ¼% discount with the set-up of automatic payments for the term of the loan, unless it is a promotional rate. Ask a loan officer for details.

RECREATIONAL VEHICLES

	*APR AS LOW AS	TERM
Boat, Motorcycle, RV, Travel Trailer/Camper, ATV, Watercraft, Tractor	6.99% - 12.99%	24 to 72 months

PERSONAL LOANS

	*APR AS LOW AS	TERM
Signature (Unsecured)	9.99% - 17.99%	24 to 48 months
Savings/CD Secured	2.00% + current dividend rate	

CREDIT CARDS

	*APR AS LOW AS	TERM
Visa Credit Cards	9.90%	Revolving

MORTGAGE LOANS

	*APR AS LOW AS	TERM
First Mortgage	Fixed	15 years ***
Second Mortgage	Fixed	10 years

Rates based on Loan to Value and your creditworthiness.

* The APR (Annual Percentage Rate) applicable to your account is determined by your creditworthiness and the term of the loan.

** Certain terms and amounts are based on the collateral type and model year. *** Term includes a 30 year Amortization. Rates Current as of 4/5/23.

Teller@Home Mobile Banking Service

**ACCESS YOUR ACCOUNT
WHEN IT'S CONVENIENT
FOR YOU!**

**24 hours a day, seven days
a week! Teller@home is
Free to members.**

**What can you do with
Teller@home?**

- Check your balance on all your accounts
- Check your account history
- View your check images
- Transfer funds between your accounts
- Transfer funds for your loan payments
- One-way transfers to other designated member accounts (must be set up)
- View your statements, and more!



HOLIDAY CLOSINGS

Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

Columbus Day
Monday, October 9

Veterans Day
Friday, November 10

Thanksgiving Day
Thursday, November 23

Tuscaloosa VA FCU Privacy Notice Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy can be reviewed on our website at WWW.TVACU.COM, or we will mail you a free copy upon request if you call us at (205) 556-7819.



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



MAIN BRANCH

V.A. Medical Center (Building 2)
3701 Loop Road East • (205) 556-7819
Mon-Fri 8 am – 4 pm
V.A. Payday Fridays 8 am – 5 pm
(Drive Thru Only)

MAILING ADDRESS FOR BOTH LOCATIONS

PO Box 70400
Tuscaloosa, AL 35407

NORTHPORT BRANCH

Essex Square Shopping Center
(205) 556-4575
Mon-Fri 9 am – 5 pm
(Closed for lunch from 1-2 pm daily)
Drive Thru Open Until 5:30 pm

*This branch closes at 4 pm on the
4th Wednesday of each month for training*

WWW.TVACU.COM