

## 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.

Nomination -2023 -

## 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.

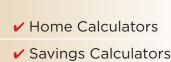
Nominations may also be made by petition signed by a minimum of 33 members. Nominations by petition should be sent to:

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.

## **Free Online Calculators**



- Credit Calculators
- Auto Calculators

for all your planning and budgeting needs!

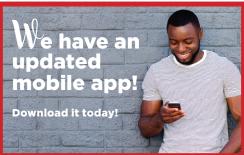


## **Online Loan Pre-Approvals**

Apply Online at www.tvacu.com/Loans

Increase your bargaining power before shopping for that perfect car or home!





## 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!

## Loan Rates

#### **VEHICLES**

\*APR AS LOW AS

**TERM** 

New Cars, Trucks, Vans (2020 and Newer) Used Cars, Trucks, Vans (2013-2019)

3.74% - 17.99% 5.99% - 17.99% 24 to 84 months 24 to 84 months

DISCOUNT: Closed-end consumer loans qualify for a 1/1% 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

Boat, Motorcycle, RV, Travel

\*APR AS LOW AS

**TFRM** 

Trailer/Camper, ATV, Watercraft, Tractor

6.99% - 12.99% 24 to 72 months

## **PERSONAL LOANS**

Signature (Unsecured) Savings/CD Secured

\*APR AS LOW AS

**TFRM** 

9.99% - 17.99% 24 to 48 months

2.00% + current dividend rate

## **CREDIT CARDS**

Visa Credit Cards

\*APR AS LOW AS

**TERM** 

9.90% Revolving

#### **MORTGAGE LOANS**

\*APR AS LOW AS

**TFRM** 

First Mortgage Second Mortgage Fixed Fixed 15 years \*\*\* 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.



**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.

# Committed to you.

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







LENDER

#### 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