



Tuscaloosa VA Federal Credit Union employees wait to greet members at the Annual Meeting.

Members Enjoy Food, Fellowship & Finances at Annual Meeting

The Tuscaloosa VA Federal Credit Union's 64th Annual Meeting was recently held at the VA Medical Center Sport Atrium with approximately 150 members in attendance. Hors d'oeuvres were served before the meeting in the Garden Atrium on the VA Medical Center campus, while members mingled and reacquainted with co-workers and friends.

During our business meeting, the Board of Directors and Supervisory Committee were introduced and annual reports were presented. Tina Collier, Nominating Committee Chair, introduced members of the committee and presented the two nominees for 3-year board positions. Nina Cephus and Gwen Wilson were re-elected by general consent.

We'd like to offer thanks to all of the sponsors, the VA Medical Center for use of the facilities, Mr. Henry Hudson for helping to organize the event, Ms. Sharron Muller for her assistance with the patriotic program cover and Maxx Mailing for printing the programs.

Most of all, we thank our members for allowing us to serve your financial needs! We look forward to enjoying another successful year!

Annual Meeting by the Numbers

Thanks to all of our members who recently attended our Annual Meeting. If you were unable to make it, here are a few financial highlights from 2014.

Assets	\$39,737,034
Total Loans	\$16,122,357
Total Members	4,469

Thank you members for another year of success and growth! We look forward to serving you in 2015!

Keep Your Account Active & Avoid Fees

We're glad you're a member of Tuscaloosa VA FCU! Not every member uses his or her account regularly - it's a great way to save! But did you know that if your account isn't used regularly, we may assess a dormant account fee? To avoid this fee, simply have one transaction every 12 months. Depositing \$5 on your birthday every year will keep your account active!

HOLIDAY CLOSINGS

MEMORIAL DAY
Monday, May 25

INDEPENDENCE DAY
(Observed) Friday, July 3

LABOR DAY
Monday, September 7



Please Keep Account Information Updated

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 email address. If we suspect fraud on your account, or need to contact you quickly for another reason, we can't do so without the correct contact information. Also: Please keep your beneficiary information up-to-date for all accounts.

Remember: If you move, you must directly notify us in writing of your change of address.

You Can Prevent ID Theft

It seems like every day we hear about identity theft or security breaches on the news. But you can prevent ID theft and keep yourself safer from hackers with a few tips.



- **Never give out personal confidential information over the phone, especially when receiving a call.**
- **We will never call you to get your PIN, Social Security Number, account number or other personal information.**
- **Request a free credit report each year through www.annualcreditreport.com to monitor and review your credit activity.**
- **Shred personal papers, receipts, medical records and credit card offers.**

E-Statements = No Paper!

Tuscaloosa VA FCU now offers E-Statements for your credit union account as well as your VISA credit card!

Why enroll in E-Statements?

Eliminate the clutter! No paper statements mailed to you means less paper for you and less expense for the credit union. With E-Statements, you'll have monthly statements available with the click of a mouse. Visit our website at tvacu.com to sign up for E-Statements today!

Your Next Auto Loan is Here!

You already know that Tuscaloosa VA FCU provides great service for a variety of financial needs, but did you know we have auto loans as well? If you're planning to shop for a new or used vehicle soon, visit us for great rates and flexible terms to suit any budget. Even better, we offer a Loan Rate Discount of .25% when you set up your payments through direct deposit or automatic payments. Call us before you shop for pre-approval, and know exactly what you can afford to spend at the dealership.



We're protecting YOU!

Please be prepared to show your ID when conducting business at the credit union.



Identity theft is one of the fastest growing crimes, and we want to ensure that we know who you are when you're doing a transaction with us. Please don't be offended. We ask this of all of our members!



www.tvacu.com

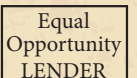
We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

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 – 5:30 PM

LIVINGSTON BRANCH
 719 North Washington Street
 (205) 652-1075
 Office Hours
 Monday – Friday
 8:30 AM – 4:30 PM

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



For lost or stolen VISA Credit Cards, call 1-800-808-7230.

For lost or stolen Debit Cards, call 1-800-264-5578.