

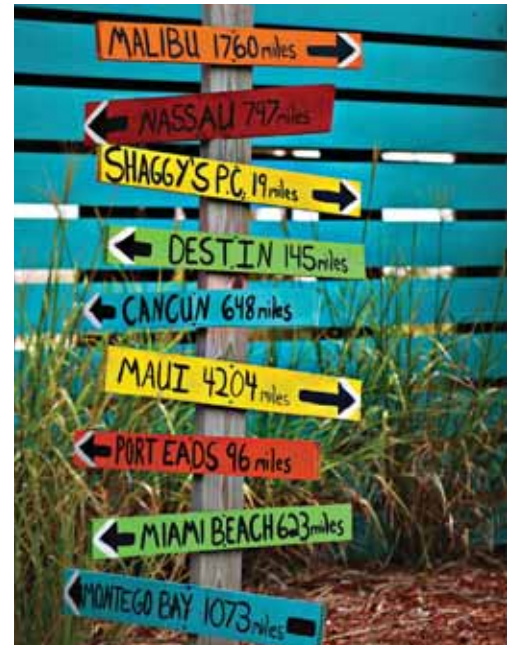


Spring 2016



## Shopping For a Great Deal on a Mortgage?

Before you shop for a new home, or decide to refinance your current mortgage, check out the great loan rates at Tuscaloosa VA FCU! We offer competitive rates and flexible terms on first mortgages, and if you need a second mortgage, we offer fixed rates with fixed terms with competitive, low rates for those who qualify. Looking for a home equity line of credit (HELOC)? Find out about our variable rate loans with a revolving line of credit. On your second mortgage and home equity loan, you can borrow up to 80% value of your home. Take advantage of the equity in your home for loan consolidation, remodeling, college tuition... the choice is yours. Stop in today to find out more about our mortgage rates, or apply for pre-approval.



## Traveling With Your Debit Card?

### Let Us Know – And Try Our “Money Pass” Mobile App

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 if you are traveling, and we will put a notice on your account so you won't have any problems while out of town! Also: Did you know about our Money Pass mobile app? Use the app to find a Money Pass ATM wherever you may travel, and always have access to an ATM with no surcharge fee. If you have questions about either of these services, just give us a call.

### TUSCALOOSA VA FCU PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [WWW.TVACU.COM](http://WWW.TVACU.COM) or we will mail you a free copy upon request if you call us at (205) 556-7819.

If this is your savings plan.....

**we have better options!**

**Call us.**





## 2015 FINANCIAL REVIEW

If you were unable to attend our Annual Meeting, below are a few key statistics from our financial statement of December 31, 2015. For a complete financial statement of 2015, please contact the credit union.

<b>Assets</b>	<b>\$39,757,714</b>
<b>Total Loans</b>	<b>\$13,671,987</b>
<b>Loan Income</b>	<b>\$949,829</b>
<b>Net Income</b>	<b>\$325,589</b>

## 65th Annual Meeting Highlights

The Tuscaloosa VA FCU celebrated 65 years of serving the financial needs of our members during the Annual Meeting, on March 7, 2016 at the VA Medical Center Sports Atrium. Hors d'oeuvres were served, and credit union staff were on hand at information tables to answer any member questions. We presented our Annual Report, and introduced our Board of Directors and Supervisory Committee. Tina Collier, nominating committee chair, introduced the members of the Nominating Committee and presented the sole nominee for the three-year board position, Angela Stevenson. Angela was re-elected by general consent. We would like to thank the VA Medical Center for providing its magnificent facilities, as well as Irene Thomas and other staff members for their assistance. Thank you, as well, to our credit union members! We are grateful for the opportunity to serve you, and hope you will visit us soon.



## Upcoming Changes to Teller@Home

We're making great improvements to our Teller@Home online banking system in mid-April. Our improved multi-layer security sign on will require you to **update your log-in** information and **change your password**.

Here are a few other things you need to know:

- Our security system monitors certain safety features. You will be able to set up a notification alert if any of your personal information is changed.
- You will be required periodically to change your password. Password changes make it more difficult for hackers to access your account.
- We will never email or call you to ask for your user name or password.
- We will block your account after several failed sign-in attempts. If this occurs, you must call the credit union to reset your account.

If you have any questions or concerns about the safety of your TVAFUCU account, please view our official Privacy Policy on our website or call us at 205-556-7819.

## 2016 Holiday Closings

### Memorial Day

Monday, May 30, 2016

### Independence Day

Monday, July 4, 2016

### Labor Day

Monday, September 5, 2016

### Columbus Day

Monday, October 10, 2016

### Veterans Day

Friday, November 11, 2016

### Thanksgiving

Thursday, November 24, 2016

### Christmas

Monday, December 26, 2016



[www.tvacu.com](http://www.tvacu.com)

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

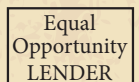
On the 2nd Wednesday of every month, all credit union branches close early for Staff Training.  
Main Office - closes at 3:00 PM  
Northport Branch - closes at 2:30 PM  
Livingston Branch - closes at 2:00 PM

**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  
Lobby & Drive Thru Hours  
M, T, TH, F  
9:00AM - 4:00PM  
Closed 1:00 - 2:30PM  
Drive Thru Open Until 4:30PM

Wednesday Hours  
Lobby & Drive-Thru  
W - 9am - 2pm



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

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