



Spring 2017

GET PRE-APPROVED FOR YOUR VEHICLE LOAN!

Terms up to 72 Months
Flexible Payment Options

.....
WE'LL MATCH ANY RATE*

Discount of 1/4% off your qualifying rate for Automatic Payments



Rates as low as

1.99% APR

FOR NEW VEHICLES

Rates as low as

2.99% APR

FOR PREVIOUSLY OWNED VEHICLES

*APR=Annual Percentage Rate. A sample monthly payment for a loan of \$10,000.00 at 1.99% APR for a term of 36 months would be \$286.40. A sample monthly payment for a loan of \$10,000.00 at 2.99% APR for a term of 36 months would be \$290.80. Credit Life and Disability Insurance is available to members at a minimal cost. All rates and promotions are subject to change without notice. Ask about qualifications. Some restrictions may apply.



Home Equity Line of Credit We Pay the Closing Costs!

Thinking about starting those spring projects? Let us help with a Home Equity Line of Credit! We'll loan up to 90% of your home's value with no PMI (Primary Mortgage Insurance)! As a homeowner, you may be eligible for a Home Equity Line of Credit (HELOC), and we will pay the closing costs! A HELOC allows you to withdraw funds as often as you need to, using the equity in your home as collateral. Plus, the interest may be a deduction on your income tax return. (Consult your tax professional.)

For more information, call us at 205-556-7819 and talk with one of our Mortgage Loan Officers.

*Certain qualifications apply, so please call for details. All rates and promotions are subject to change without notice.

66th ANNUAL MEETING HIGHLIGHTS



Tuscaloosa VA Federal Credit Union Staff.

The Tuscaloosa VA Federal Credit Union's 66th Annual Meeting was recently held at the VA Medical Center Sport Atrium. Hors d'oeuvres were served in the Activity Room on the VA Medical Center campus, while members mingled and reacquainted with coworkers and friends.

Credit union staff were on hand to answer any member questions. Annual Reports were given by the Board, Supervisory Committee and CEO during the business meeting. John Tilley, Nominating Committee Chair, presented the two nominees for 3-year board positions. Bryant Ivey and Reginald Mulhern were re-elected by general consent.

We'd like to offer thanks to our sponsors, the VA Medical Center for use of the facilities, Ms. Irene Thomas, Mr. Tom Robinson and their staff for helping to organize the event, Mr. John Tilley for donating an original framed print as one of the door prizes and A Cutting Edge for providing the food. Most of all, we thank our members for allowing us to serve your financial needs! We look forward to enjoying another successful year!

2016 FINANCIAL REVIEW

If you were unable to attend our Annual Meeting, below are a few key statistics from our financial statement as of December 31, 2016. For a complete financial statement of 2016, please contact the credit union.

Assets	\$38,736,000
Total Loans	\$12,403,000
Member Deposits	\$33,626,000
Dividends Paid	\$52,962

PRIVACY POLICY

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 (see bottom of homepage) or we will mail you a free copy upon request if you call us at (205) 556-7819.

Extended Warranties with Mechanical Breakdown Protection are Here!

We are proud to announce that we now offer Mechanical Breakdown Protection by Car Solutions. Since 1991, Car Solutions has been a leading provider of products and technological services and is recognized as one of the pioneers in the credit union MBP business. Mechanical Breakdown Protection provides members with the peace of mind of knowing that they can purchase coverage that will pay to fix their vehicle after the basic manufacturer's warranty has expired. All Car Solutions plans have a \$0 deductible and include benefits such as road hazard coverage, roadside assistance and rental car reimbursement. Call us for more details on how you can get this valuable protection for your car or truck.



www.tvacu.com

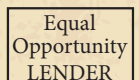
We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

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 - 5:00 PM
 Drive Thru Open Until
 5:30pm

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 1-800-991-4964.

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