



## New Hours for Livingston Branch

The Tuscaloosa VA FCU Livingston Branch has made some changes to its hours of operation.

The hours of operation for this location will be as follows:

**Monday, Tuesday, Thursday, Friday:**

Lobby open 9:00 a.m. – 1:00 p.m. and 2:30 p.m. – 4:00 p.m.,

Drive-Thru open 9:00 a.m. – 1:00 p.m. and 2:30 p.m. – 4:30 p.m.

Please note: Both lobby and drive-thru will be closed 1:00 – 2:30 p.m. for lunch.

**Wednesday:**

Lobby and drive-thru open 9:00 a.m. – 2:00 p.m.

The Nominating Committee will make their recommendation for our one open position on the Board of Directors for next year. Nominations will be posted on our website at [www.tvacu.com](http://www.tvacu.com) and in the lobby of all branches.



## Ring in the New Year By Getting Out of Debt!

Now that the holidays are over, it's time to do something nice just for you! What's the best gift you could give yourself? Getting out of debt! Tuscaloosa VA FCU can help! We have products and services available for members that will get you started along that path. Debt consolidation with our Signature Loan can clean up your credit accounts, often with a lower interest rate, and make it easier to pay off your debt. Refinancing your car is another option! We have great rates on vehicle loans. Are you carrying high-interest credit card debt? Take advantage of our VISA® Balance Transfer Offer. Not sure where to start? Just stop in one of our branches, and we'll be happy to evaluate your credit report, and your accounts, and help you lay out a plan to clean up your debt!

## Keep More Money in Your Pocket With Our 0% VISA Balance Transfer Offer

Our limited-time offer begins on January 1 and ends March 31, 2016. Transfer up to \$5,000, pay a \$50 application fee, and enjoy **0% interest for 6 months!** If you don't have a VISA® from Tuscaloosa VA FCU, this is the perfect time to apply for one. Stop in one of our branches, or give us a call!



*Certain restrictions and qualifications may apply. All promotions subject to change without notice.*

# We Now Offer Real Estate Loans!

- 1st Mortgages
- 2nd Mortgages
- Home Equity Lines of Credit

We're thrilled to announce that we now offer Real Estate Loans. Members can choose a fixed rate 1st Mortgage, a fixed rate 2nd Mortgage or a variable rate Home Equity Line of Credit. Whether you're shopping for your first home, looking to refinance your current mortgage, or want to use the equity in your home to obtain a line of credit, give us a call!



## Annual Meeting To Be Held March 7

Our 65th Annual meeting is coming in March, and all members are welcome! Please join us on Monday, March 7, 2016 at the VA Medical Center Sports Atrium. Social time will begin at 5:15 p.m., with light appetizers served. We will also feature a cash prize drawing and an appreciation gift for all members who attend. Reservations are required - just stop by one of our three locations or call the credit union to make your reservations. Deadline to reserve your seat is Friday, February 19, 2016. We hope to see you there!

## You can join Tuscaloosa VA FCU if:

- You live, work, worship, or attend school in, and businesses and other legal entities located in Tuscaloosa County, Alabama.
- You live, work, worship, or attend school in, and businesses and other legal entities located in Sumter County, Alabama.
- You are an "immediate family member" or live in the same "household" of an existing member or an individual eligible for membership.

Form 1098 Mortgage Interest will be mailed by January 31, 2016.

Form 1099 DVD will be mailed by January 31, 2016.

Please note that Form 1099D is only issued (and mailed) for dividends paid in the amount of \$10 or more. Members can also check Year-To-Date dividends paid on the credit union's home banking site.

## Holiday Closings

Martin Luther King, Jr. Day  
Monday, January 18

Presidents' Day  
Monday, February 15

## Bi-Annual Account Verification

Section 115 of the Federal Credit Union Act requires the Supervisory Committee to verify members' accounts with the credit union's records. During this special review, you will be asked to compare the information on your December 2015 statement with your records. If your information is correct, no action is required. Please notify our auditors of any discrepancies at:

G. David Edwards, CPA,  
PA Certified Public Accountants  
Post Office Box 140168  
Nashville, TN 37214



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

