Happy Birthday America 250th

TVA Community Credit Union

Money Talk

A Newsletter for TVACCU Members

(256) 386-3000
(888) 274-2128
www.tvaccu.com

SUMMER 2026

IMPORTANT NOTICE

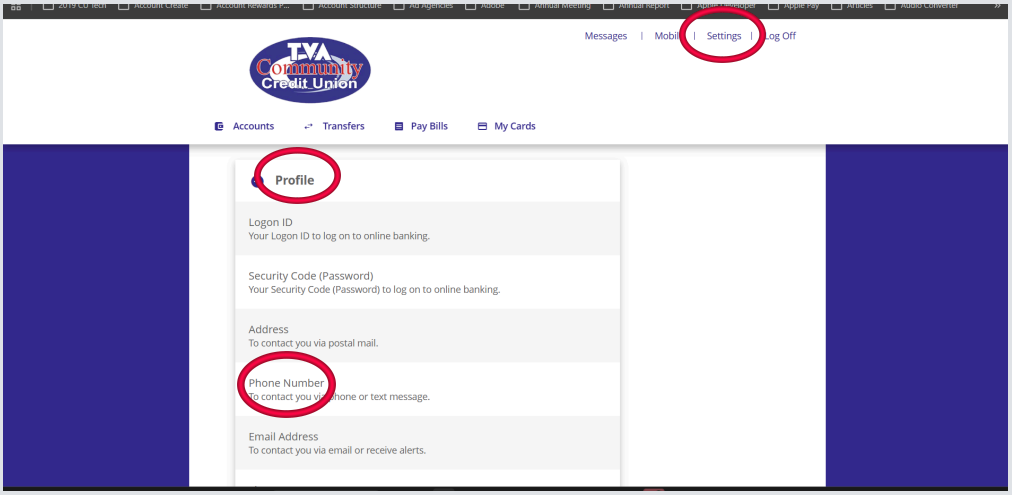
We're introducing an added layer of security to online banking. Online Banking will be temporarily unavailable on July 14 from 1:00 a.m. CST to 8:00 a.m. CST for scheduled maintenance.

Access may be limited if your contact information is not current.

Currently, when logging into your Online Banking, members' identities are challenged by security questions. Effective July 14, 2026, this is changing to a one-time passcode to be sent by a text to your mobile phone OR a phone call to a land line (member's choice) using the phone numbers that you have listed with us. *Every member must have a correct phone number on our system.* If your correct phone number is not in the system, when we go live with this new login security procedure, you will not see your phone number as an option to pick to receive your one-time passcode.

TO ENTER OR UPDATE YOUR PHONE NUMBER WITHIN ONLINE BANKING:

1. Log into your Online Banking
2. Go to Settings 3. Click on Profile



PLEASE MAKE SURE YOUR PHONE NUMBERS ARE ENTERED INTO YOUR ONLINE BANKING BY JULY 14, 2026. IF YOU HAVE QUESTIONS, PLEASE CALL 256-386-3000.

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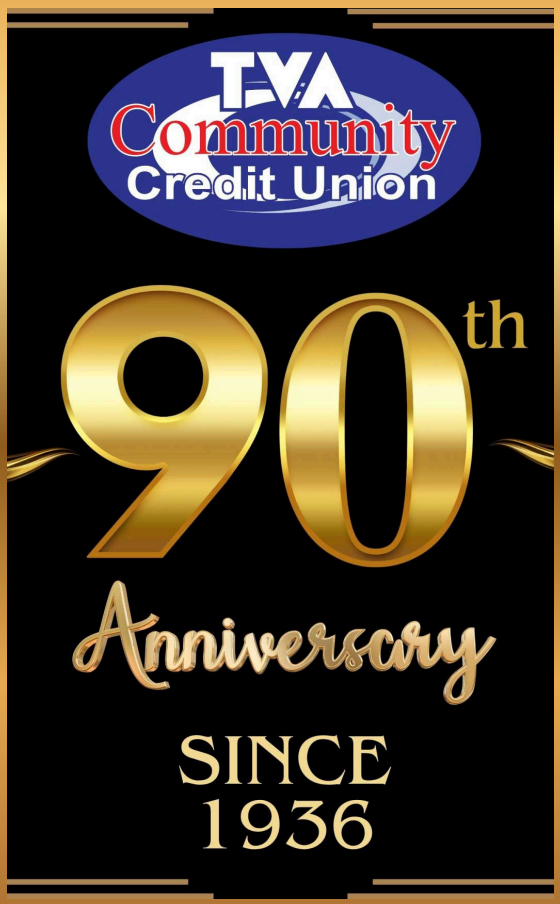

in 1936, TVACCU had our humble beginnings as a group of files in Oscar Flaat's desk at TVA. While a lot of things have changed since those days, who we are at our heart remains the same; People collaboratively working for the good of all. 'People Helping People' defined us then, and continues to today.

As we celebrate this milestone anniversary, we're proud of the fact that our goal of working to improve the financial lives of our members is still at the heart of who we are as a credit union.

A common thread runs through our history and will continue to guide our mission; giving our members the type of service that they simply won't get anywhere else. We call it Going the Extra Mile.

As we celebrate our roots, we also celebrate our bright future that lies ahead. Our landmark innovations and award-winning service will be at the very heart of TVACCU for years to come!

Get Social With Us!

LEWIS FREDERICK
A Legacy of Service

LEWIS FREDERICK has served on TVA Community Credit Union's Board of Directors for 31 years including, serving as Chairman of the Board. Lewis began his TVA career in 1969 as an Operator in the Hydro Training Program.

He retired as an Operations Supervisor at Wilson and Pickwick Dams in 1994 and has continued to assist TVA as a special projects contractor since his retirement. Lewis has been involved in many community endeavors, including; Habitat for Humanity, Killen Lions Club, and mission work spanning several states with FirstBaptist Church in Centerstar and Woodmont Baptist Church in Florence. An avid traveler, Lewis and his wife, Treon, have traveled extensively across the U.S. and both Europe and Asia.

ROUND-UP savings program

EARN MONEY EVERY TIME YOU USE YOUR TVACCU DEBIT CARD!

MUST BE ENROLLED IN E-STATEMENTS

To Enroll in E-Statements simply log into your Online Banking & click on E-Statements

Spend Regularly
Use your TVACCU Debit Card for everyday items.

Save Automatically
We'll Round Up to the nearest dollar.

Transform every purchase into an OPPORTUNITY TO SAVE

With Round Up Savings, we've made things simple. Whether you're buying groceries, filling up your car, or making a bill payment, you'll automatically save money every time you use your TVACCU debit Mastercard® once you enroll.

We'll round up the change to the nearest dollar and transfer to any account that you choose under the same member number, automatically.

Who knew "swipe-n-spend" could also allow you to "swipe-n-save".

ENROLL NOW

Visit www.tvaccu.com Call us at (256) 386-3000 or (888) 274-2128 Visit your local branch.

On behalf of our CEO, Board of Directors, & Supervisory Committee...

Thank you!

FOR BEING PART OF OUR TVACCU FAMILY!

BOARD OF DIRECTORS

Larry Softley Jr., ***Chairman***
Tim Cornelius, ***Vice Chairman***
Frances Brown, ***Secretary/Treasurer***
John Allgood
Colandra Nelson
M.J. Ligon
Claude Eubanks
Jim Green
Heather Montgomery

SUPERVISORY COMMITTEE

John Soileau
Cameron Kay
Joan Marsh

CEO

Sammy Clements

2026 HOLIDAY CLOSINGS

JANUARY 1 THURSDAY
NEW YEAR'S DAY

JANUARY 19 MONDAY
MARTIN LUTHER KING, JR. DAY

FEBRUARY 16 MONDAY
PRESIDENT'S DAY

MAY 25 MONDAY
MEMORIAL DAY

JUNE 19 FRIDAY
JUNETEENTH

JULY 3 FRIDAY & JULY 4 SAT.
INDEPENDENCE DAY

SEPTEMBER 7 MONDAY
LABOR DAY

OCTOBER 12 MONDAY
COLUMBUS DAY

NOVEMBER 11 TUESDAY
VETERANS DAY

NOVEMBER 26 THURSDAY
THANKSGIVING DAY

DECEMBER 24 THURSDAY
CHRISTMAS EVE
All Branches Close at Noon

DECEMBER 25 FRIDAY
CHRISTMAS DAY

DECEMBER 31 THURSDAY
NEW YEAR'S EVE
All Branches Close at 3:00 pm

STATISTICALLY SPEAKING

TVACCU is setting records for outstanding growth and thanks are due to YOU, our members who support your Credit Union. Here are recent statistics, compared to those of a year ago.

GROWTH CATEGORY	5-31-25	5-31-26
ASSETS	$406,684,221.94	$427,445,714.27
LOANS	$148,130,533.36	$167,833,295.38
RESERVES	$73,335,489.18	$78,478,220.72
MEMBERS	19,843	20,023

Dr. Hicks Blvd
303 E. Dr. Hicks Blvd
Florence, AL 35630
(256) 246-2994
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Florence/Mall Court
406 N Mall Court
Florence, AL 35630
(256) 246-0350
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.
Sat: 8:00 a.m. - Noon

Cloverdale Road
2815 Cloverdale Road
Florence, AL 35633
(256) 792-3408
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Killen
150 Brush Creek Rd
P. O. Box 398
Killen, AL 35645
(256) 588-0004
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Wilson Dam Road
1405 South Wilson Dam Rd
Muscle Shoals, AL 35661
(256) 383-1019
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Sheffield
425 Cox Blvd
Sheffield, AL 35660
(256) 248-0081
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.
Sat: 8:00 a.m. - Noon

Reservation
TVA Reservation
Muscle Shoals, AL 35662
(256) 386-3000
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Tuscumbia
211 6th Street
Tuscumbia, AL 35674
(256) 978-6565
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Browns Ferry
10835 Shaw Road
Athens, AL 35611
(256) 729-4700
Hours
Lobby M - F
7:30 a.m. - 4:00 p.m.

Athens
616 E. Hobbs St
Athens, AL 35611
(256) 230-9317
Hours
Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

TVA Community Credit Union

Member accounts federally insured up to at least $250,000 by the National Credit Union Administration. Any rates quoted as Annual Percentage Rates are subject to change without notice.

NCUA EQUAL HOUSING LENDER