



Stronger Together

Coming together as a community has never been more important.

There is no denying that 2020 was unprecedented. As we reflect on last year and look ahead to 2021, our top priority is ensuring your financial health during these uncertain times. Know that we're here with a variety of products, services, resources, and the local service you know and trust to meet your current and changing financial needs.

FINANCIAL GUIDANCE

TN Members 1st partners with [GreenPath Financial Wellness](#) to provide members access to free money management and financial education services. With help ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away. Call 1-877-337-3399 or visit [mymembersfirst.org](#) and click GreenPath Financial Wellness under the 'Online Resources' tab to learn more.

FINANCIALLY IMPACTED?

We understand members may find themselves financially impacted by COVID-19. As each situation is unique, we encourage anyone who may be impacted to reach out to discuss member assistance options.

Oak Ridge Branch: 865-482-4343
Knoxville Branch: 865-539-4344
[mymembersfirst.org/office-information](#)

PERSONAL LOANS

A [Signature Loan](#) from TN Members 1st is a great way for you to borrow money fast; just sign your name! If you need a modest loan for small home improvements, debt consolidation, medical needs, appliances, etc., a Signature Loan is a flexible way to accomplish your financial goals. Terms and conditions may apply, ask for details.

We will continue to closely monitor the COVID-19 situation and evaluate our response measures as needs arise. For all COVID-19 information and updates, visit: [mymembersfirst.org/coronavirus](#). We ask for your continued patience and understanding while we work to keep our staff, members, and community healthy!

Inside:

Stronger Together
Celebrating 75 Years
Annual Meeting
TurboTax Special Savings

More at: [mymembersfirst.org](#)

Holidays:

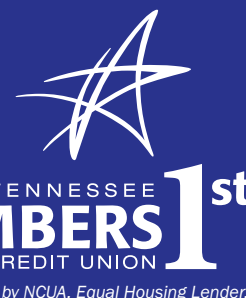
January 18th - Martin Luther
King Jr. Day
February 15th - Presidents Day

All credit union offices will be closed in observance of the above holidays. Please check [mymembersfirst.org](#) for additional closings and inclement weather updates.

Vital Statistics:

as of October 31, 2020

ASSETS: \$90,011,766
SHARES: \$79,610,913
LOANS: \$39,772,288
MEMBERS: 5,068





Tennessee Members 1st is excited to announce our designation as a Community Development Financial Institution! A Community Development Financial Institution - or CDFI - is a designation given and certified by the U.S. Department of the Treasury's Community Development Financial Institutions Fund to organizations that provide financial services in

low-income communities and to people who lack access to mainstream banking. CDFIs have a mission of promoting community development while providing financial products and services to the community it serves. We are honored to be designated as a CDFI and look forward to continuing to provide individuals and businesses with financial and educational assistance to promote local growth and economic development.

HOW DOES BEING A CDFI HELP OUR COMMUNITY

CDFIs invest in local communities and the residents who live there by providing critically needed financing often unavailable from mainstream financial institutions. Through different strategies, each CDFI contributes to the cultivation of a healthy, stable local economy. Specifically, CDFIs may finance affordable housing, small businesses, schools, community facilities, health care centers, grocery stores, and many other types of investments that spark growth in communities. Using creative and innovative financing products, TN Members 1st is able to provide loans and financial services to communities across East Tennessee where resources are scarce.

WHAT THIS MEANS FOR YOU, OUR MEMBERS

We have always been committed to providing quality, member-based products and services to help individuals and families at any stage of their financial journey, and that doesn't change with our designation as a CDFI. We're here to meet the ever-growing financial needs of all people, including low-and moderate-income individuals. While you may see us branching out to best help those in our communities and surrounding areas, the TN Members 1st mission, vision, values - and your membership - remain the same.

CELEBRATING 75 YEARS OF SERVICE

Since our start in 1946, we have been proudly providing members with the products and services needed to reach your financial goals. Currently, members can take advantage of various checking, savings, investment, and lending options as well as financial education opportunities, reward programs, and identity protection services. With two branch locations, online banking, the free TN Members 1st mobile app, Audio Response Teller, and our participation in the CO-OP Shared Branching Network, account access is literally at your fingertips, at home, and across the country.

This year, the credit union will celebrate its 75th anniversary! We hope you will join us throughout the entire year as we reflect on our history, celebrate our journey, and move forward in building for the next 75 years.

As we look toward the future and our ability to best serve you, our members, we're excited to introduce new financial tools, opportunities, and initiatives launching in the coming months.



ONLINE ACCOUNT OPENING

Our enhanced, online account opening will provide the option to open a new account or become a member of the credit union all from the convenience of your smartphone, tablet, or desktop!

GREATER COMMUNITY INVOLVEMENT

We look forward to providing continued support of community events, introducing new credit union giving initiatives, and actively participating as a corporate member of the Kiwanis Club of Oak Ridge.



CONVENIENT PAYMENT OPTIONS

Improved card management, pay by phone, and online options for greater convenience in using and making the most of your Tennessee Members 1st FCU accounts.

IS YOUR CONTACT INFO UP-TO-DATE?

Have you recently moved, updated an email address, or gotten a new phone number? Contact the credit union at 865-482-4343 so we can ensure your information is up-to-date in our system. Please note, updating your information in the online banking platform may not update your information across all of our systems. To ensure your contact information is accurate across all of our systems we suggest contacting your local branch to make updates. Important and/or time-sensitive credit union information such as maintenance, service outages, holiday hours, and inclement weather notices are communicated to our members through multiple channels including email, social media, and notification messages viewable on all pages of the website, in addition to in-branch and digital signs.

ANNUAL MEETING: NOW ACCEPTING BOARD NOMINATIONS

Our 74th Annual Meeting will be held in March 2021. More information will be sent out once all details have been finalized. This year, we will be electing two members to the Board of Directors. Any member in good standing is eligible to run for a place on the Board. Biographies must be received by February 18 and may be submitted in person at either branch location; mailed to: TN Members 1st FCU c/o Nominating Committee, PO Box 6828, Oak Ridge, TN 37831; emailed to nominations@fcumail.org; or via online form at mymembersfirst.org/about-us-join-us. Nominations may also be made by petition signed by 1% of members in good standing and must be received by February 18, 2021. Election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

ANNUAL AUDIT INFORMATION

Members will receive an envelope addressed from G.David Edwards, CPA as part of our annual audit process. Notify our auditors, G.David Edwards, CPA, Certified Public Accountant, PO Box 457, Ashland City, TN 37015 of any discrepancies on your statements.

GET YOUR MAXIMUM REFUND AND SPECIAL SAVINGS ON TURBOTAX

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes – or have everything done for you, start to finish.
- **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Tennessee Members 1st Federal Credit Union works with TurboTax to provide special savings for our valued members – get up to \$15 off TurboTax federal products. Visit mymembersfirst.org, scroll to the bottom of the page, and click the TurboTax picture in the Partnership section to start with TurboTax today!

Disclaimer: Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

VOLUNTEERING WITH THE CREDIT UNION

Volunteers are an important part of the credit union and help drive our mission forward. We have several volunteer opportunities for members to participate in, including various committees and our Board of Directors. For more information, including a Volunteer Interest Form, visit mymembersfirst.org/about-us-join-us and scroll to the bottom of the page.

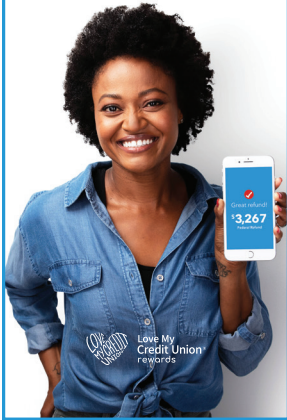
PRIVACY POLICY

Tennessee Members 1st is committed to protecting our members' personal and financial information. Our Privacy Policy can be found on mymembersfirst.org by clicking Privacy Policy at the bottom of any page.



**MEMBERS
SAVE UP
TO \$15**

Visit Your Credit Union's
Website to Save Today!



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Locations and Contact Info

Main Office - Oak Ridge
P.O. Box 6828
112 Administration Road
Oak Ridge, TN 37831
p: 865.482.4343
f: 865.482.2617

Toll Free Phone
800.206.6944

Audio Response Teller (ART)
Local: 865.813.4351
Toll Free: 866.332.6009

Knoxville Office
112 Marketplace Blvd.
Knoxville, TN 37922
p: 865.539.4344
f: 865.539.4143

Available 24/7
mymembersfirst.org
Free mobile banking app for
iOS and Android

Social Media
Find us on Facebook and
Twitter by searching for
TNMembers1stFCU

Hours of Operation

Oak Ridge - Lobby
Monday, Tuesday, Thursday
8:30 am - 5:00 pm
Wednesday
9:00 am - 5:00 pm
Friday
8:30 am - 5:30 pm

Knoxville - Lobby & Drive Thru
Mon, Tues, Thurs
8:30 am - 5:00 pm
Wednesday
9:00 am - 5:00 pm
Friday
8:30 am - 5:30 pm
Saturday
Closed

Oak Ridge - Drive Thru
Monday - Thursday
8:00 am - 5:00 pm
Friday
8:00 am - 5:30 pm
Saturday
9:00 am - 12:30 pm

Officials

Board of Directors
Don Quinley, Chair
Sonya Jackson, V. Chair
Gary Beckner, Treas./Secretary
Eric Goins, Director
Ryan Howerton, Director
Tracy Larabee, Director
Judy Stone Wilson, Director

Supervisory Committee
Jackie Penland, Chair
Al Cabe
Sharon Cabe
Pete Johnson
Wayne Missaggia

Investment Committee
Eric Goins, Chair
Terri Cruze
Tracy Larabee
Rick Mikels
Don Quinley

ALM Committee
Eric Goins, Chair
Terri Cruze
Tracy Larabee
Rick Mikels
Don Quinley

President/CEO
Rick Mikels

2021



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NOVEMBER

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DECEMBER

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