



## Commitment to Community

As a Community Development Financial Institution (CDFI), we work to invest in our local communities and the residents who live there by providing critically needed financing often unavailable from mainstream financial institutions. But we know that commitment to our community goes beyond the products and services we offer as your local credit union. Our Commitment to Community Initiative focuses on partnering with local organizations to make a difference through charitable giving and support. At Tennessee Members 1<sup>st</sup>, we're thankful for the opportunity to partner with community organizations to spread the greater credit union mission of 'people helping people' outside of our branch walls and throughout the communities we serve. During our 75<sup>th</sup> Anniversary Celebration in October of 2021, we were honored to present our first Commitment to Community donation of \$750 and look forward to making additional donations to community partners leading up to our 75<sup>th</sup> Annual Meeting in March 2022.

Our current community partners include Aid to Distressed Families of Appalachian Counties (ADFAC), CASA of East Tennessee, East Tennessee Foundation, The Free Medical Clinic, Girls Inc. of TN Valley, Knox Area Rescue Ministries, Norris Area Community Foundation, Oak Ridge Fund for Achieving Community Excellence, Roane State Foundation, Remote Area Medical, The Arc Knox County, and Tennessee Out-Reach Center for Homeless (TORCH). You can learn more about our Commitment to Community Initiative and community partners by visiting: [mymembersfirst.org/community](http://mymembersfirst.org/community)



Visit [mymembersfirst.org/newsletters](http://mymembersfirst.org/newsletters) for more great information and updates from our partner organizations!

Not receiving emails from us? Visit [mymembersfirst.org/office-information](http://mymembersfirst.org/office-information) and click the link at the top of the page to join our email distribution list. As a credit union member, you may receive periodic communication via email regarding events, location & service availability, products & services, or important credit union updates. You can unsubscribe at any time.

### Holidays:

Jan. 17<sup>th</sup> - Martin Luther King, Jr. Day

Feb. 21<sup>st</sup> - Presidents Day

May 30<sup>th</sup> - Memorial Day

All credit union offices will be closed in observance of the above holidays.

### Vital Statistics:

as of October 31, 2021

ASSETS: \$97,862,333

SHARES: \$85,771,935

LOANS: \$41,418,404

MEMBERS: 4,899



TENNESSEE  
**MEMBERS 1<sup>st</sup>**  
FEDERAL CREDIT UNION

Federally insured by NCUA. Equal Housing Lender.



## NOW ACCEPTING BOARD NOMINATIONS

Are you interested in serving on our Board of Directors? This year, we will be electing multiple members to our Board of Directors. Biographies must be received no later than February 17, 2022.

### ELIGIBILITY

Any member in good standing is eligible to run for a place on the Board. If you're interested in getting more involved within the community and working as part of a team to help drive the mission of the credit union forward, this is the perfect opportunity! Board members meet monthly and work to guide the credit union in a number of areas including policies and budgets.

### SUBMITTING A BIOGRAPHY

Biographies must be received by February 17, 2022, and may be submitted in the following ways:

- Online form available at [mymembersfirst.org/bodnominations](http://mymembersfirst.org/bodnominations)
- In person at either branch location
- Emailed to: [nominations@fcumail.org](mailto:nominations@fcumail.org)
- Mailed to: TN Members 1<sup>st</sup> FCU c/o Nominating Committee, PO Box 6828, Oak Ridge, TN 37831

Nominations may also be made by petition signed by 1% of members in good standing and must be received by February 17, 2022. 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.

*Volunteers serving on our committees and/or Board of Directors must be eligible for membership with the credit union.*

## SAVE THE DATE: 75th Annual Meeting, March 24, 2022



Mark your calendars and join us for our 75th Annual Meeting on Thursday, March 24. For all Annual Meeting information and updates, visit: [mymembersfirst.org/events/am75](http://mymembersfirst.org/events/am75)

Our Annual Meeting is your opportunity as a member of the credit union to engage and participate in your membership. It's also the time we use to report on the performance of the credit union and hold our Board of Directors election. There is no cost to attend the Annual Meeting and eligible primary members are able to participate in prize drawings!

## ANNUAL AUDIT INFORMATION

By law, we are assisting our Supervisory Committee with an audit of accounts. Members receiving paper statements will also receive an envelope addressed from our auditor as part of our annual audit process. Members receiving estatements will see an alternate reply email address from [financialstandardsgroup.com](http://financialstandardsgroup.com) included in their estatement notification email.

We will consider your account correct unless you report any differences in writing to:

Tennessee Members 1<sup>st</sup>  
Federal Credit Union Auditor,  
1740 44th Street SW PMB 225,  
Wyoming, MI 49519

## UPDATED CONTACT INFO?

Have you recently moved, updated an email address, or gotten a new phone number? Contact the credit union at 865-482-4343 or send us a message via digital banking so we can ensure your information is up-to-date!

*Credit union information and updates such as maintenance, service outages, and holiday hours are communicated to our members through multiple channels including email, social media, and in-branch and digital signage.*

## PRIVACY POLICY

Tennessee Members 1<sup>st</sup> is committed to protecting our members' personal and financial information. Our Privacy Policy can be found on [mymembersfirst.org](http://mymembersfirst.org) by clicking Privacy Policy at the bottom of any page.

### 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](http://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**  
Sonya Jackson, Chair  
Eric Goins, Vice Chair  
Gary Beckner, Treas./Secretary  
Ryan Howerton, Director  
Don Quinley, Director  
Bryce Robinson, Director  
Judy Stone Wilson, Director

**Supervisory Committee**  
Wayne Missaggia, Chair  
Sharon Cabe  
Jennifer Campbell  
Pete Johnson

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

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

**President/CEO**  
Rick Mikels



# Your Fully Managed Identity Theft Protection

As a member of TN Members 1<sup>st</sup>, you have fully Managed Identity Theft Recovery Services that cover all types of identity fraud, even if it is not related to your accounts with us! This could include credit or debit card fraud; tax, employment, benefits, or medical fraud; government documents; and any other identity fraud recognized by the Federal Trade Commission. If you suspect identity theft for any reason, know there is a professional standing by to analyze your unique situation, develop a plan of action, and work with you one-on-one to restore your identity to pre-theft status.



## Covers all types of ID Fraud

even if it's not related to your accounts with us.



## Free Basic Coverage

with opportunities for additional coverage options.



## 3 Generations of Protection

including coverage up to 12 months after death.

- Spouse or domestic partner
- Dependents under age 25 with the same permanent address
- IRS-qualified dependents
- Parents living with you or in elder care



## Dedicated Recovery Advocates

assigned to assist you during the entire recovery process.

- Perform research to determine the extent of the problem, including a review of all three credit reports (if needed)
- Assist with the placement of fraud alerts with the three major credit bureaus
- Write letters and make calls on your behalf to dispute fraudulent information
- Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents
- Create and then maintain a case file to assist law enforcement in the prosecution of the perpetrators
- Follow up with you after recovery



If you experience or suspect you are the victim of identity theft or a data breach, visit your local Tennessee Members 1<sup>st</sup> Federal Credit Union branch or call 865-482-4343. For more information on Fully Managed Recovery identity theft services, including terms and conditions and additional coverage options, scan the QR code on the right or visit: [mymembersfirst.org/member-services/identity-theft-protection](https://mymembersfirst.org/member-services/identity-theft-protection)

Visit [mymembersfirst.org/newsletters](https://mymembersfirst.org/newsletters) for more great information and updates from our partner organizations!

Not receiving emails from us? Visit [mymembersfirst.org/office-information](https://mymembersfirst.org/office-information) and click the link at the top of the page to join our email distribution list. As a credit union member, you may receive periodic communication via email regarding events, location & service availability, products & services, or important credit union updates. You can unsubscribe at any time.

## Holidays:

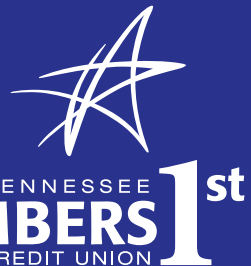
- May 30<sup>th</sup> - Memorial Day
- July 4<sup>th</sup> - Independence Day
- Sept. 5<sup>th</sup> - Labor Day
- Nov. 11<sup>th</sup> - Veterans Day

All credit union offices will be closed in observance of the above holidays.

## Vital Statistics:

as of January 31, 2022

ASSETS:	\$98,040,161
SHARES:	\$87,142,680
LOANS:	\$41,309,928
MEMBERS:	4,900



Federally insured by NCUA. Equal Housing Lender.

## 5 Tips to Jump-Start Your Savings Plan

Impulse purchases, unplanned expenses, a car or house repair, or even a weather-related emergency, can all make a dent in our budget. Whether it's the struggle of delaying immediate rewards for greater benefit in the future, or an unexpected expense, people looking to build a successful savings habit often run up against these very human challenges. Check out the tips below to jump-start your savings.

### BUILD YOUR BUDGET

To set yourself up for savings success, build a simple budget in a format that works best for you – using a smartphone app, spreadsheet or simple notebook. Keep it in an easy to find spot to track your income, spending and saving as you go forward.

### SET SMART GOALS

The SMART acronym provides a strategy for reaching savings goals that are Specific, Measurable, Achievable, Realistic and anchored within a Time Frame. Measure your progress each week and modify as needed. By keeping it SMART, you will more likely achieve savings goals when bite-sized amounts are saved over a realistic timeframe.

### MANAGE DEBT

Many people find it hard to save money when struggling with high credit card debt. The longer you carry large balances, more of your monthly payment is applied to interest and the less you have to tuck away in a savings account. You will save the most money by starting to pay as much extra as you can on your highest-interest debt first, and then once that's paid off, move on to your second-highest interest debt, and so on.

### BUILD YOUR EMERGENCY FUND

A general rule of thumb is to set aside three months' worth of living expenses in your emergency fund. If that isn't realistic for your situation, start with what you can. It's most important to get into the habit of prioritizing your savings and to begin making progress.

### SET IT AND FORGET IT

Decide how much you can put into savings and set yourself up with an automated transfer. Another good option is to automatically direct-deposit a portion of your paycheck into savings every payday. Begin with an amount you can afford to put into savings and look at your big-picture plan to set your savings goals in the long term.

### LET'S MAKE A PLAN TOGETHER

You don't have to jump-start your savings plan alone. TN Members 1<sup>st</sup> partners with GreenPath Financial Wellness to provide members access to free money management and financial education services. GreenPath also offers free debt and credit counseling. If helpful, a Debt Management Plan can lower your interest rates and fees, help you save money, and pay off your debt faster. Call 877-337-3399 to get started!

*This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.*

## Click. Send. Done!

Our online payment portal lets you pay your TN Members 1<sup>st</sup> loans from another financial institution using a debit card or account number! You can sign in to make a payment, view payment history, or manage payment accounts. You can also make a quick payment without signing in by click the 'One Time Payment' option.

Visit [mymembersfirst.org/payments](https://mymembersfirst.org/payments) for more information or give us a call at 865-482-4343 to learn more.

## Connect Your Account to Venmo with Instant Verification

You can now add your TN Members 1<sup>st</sup> account to your Venmo using instant verification with your digital banking username and password. Go to 'Payment Methods' in your Venmo account and select 'Add a Bank' using instant verification to get started today!

*Please note, while we feel the availability to directly connect your TN Members 1<sup>st</sup> account to the Venmo platform will be beneficial to our members, privacy, accessibility, and security policies may vary between the credit union and Venmo.*

## View the 75th Annual Meeting recording

Did you miss our Virtual 75<sup>th</sup> Annual Meeting held on Thursday, March 24? Visit [mymembersfirst.org/event/am75](https://mymembersfirst.org/event/am75) to view the recording and Annual Meeting documents, including the 2021 Annual Report!

## 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](https://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**  
Sonya Jackson, Chair  
Gary Beckner, Treas./Secretary  
Don Quinley, Director  
Bryce Robinson, Director  
Judy Stone Wilson, Director

**Supervisory Committee**  
Wayne Missaggia, Chair  
Jennifer Campbell  
Pete Johnson

**Investment Committee**  
Terri Cruze  
Rick Mikels  
Don Quinley

**ALM Committee**  
Terri Cruze  
Rick Mikels  
Don Quinley

New Board of Directors and committee members to be introduced in the July newsletter!

**President/CEO**  
Rick Mikels



## Home Lending at TN Members 1<sup>st</sup>

No matter if you're a first-time home buyer, looking to refinance, or want to make the most out of the equity in your current home, we have options to fit your needs! As you fill out an application and we work with you through the home lending process, we'll ask for certain information to provide you the right financing options.

### **PURCHASE**

Your home is often the biggest investment you will make. At TN Members 1st, we work with you to achieve your dream of homeownership!

### **REFINANCE**

It may make sense to refinance your home if you can lower your interest rate or if the value of your home has increased. Refinancing can also be a helpful tool for home improvement, debt consolidation, or simply lowering your monthly payment.

### **HOME EQUITY**

A Home Equity Line of Credit (HELOC) allows you to borrow money against the equity in your home. When you need funds for home improvements, college tuition, debt consolidation, or a new vehicle, the low rates on our HELOC make it the smart way to borrow.

## GENERAL APPLICATION CHECKLIST



- Social security numbers for all borrowers
- Address history for the past two years
- Employment history – including name, address, and phone number – for the past two years
- Income information for all borrowers
- Price of the property you are buying OR if you're refinancing, the year you purchased the property, its original cost, current loan balance, and payment amount
- Address of the property you are planning to purchase
- Bank and brokerage account information, including institution name and current balances
- Information on any real estate currently owned
- Information about your current debts

NMLS #411049. Rates, programs, terms, and conditions are subject to change without notice. Checklist provided may not include all information requested. Ask for details.

Visit [mymembersfirst.org/newsletters](https://mymembersfirst.org/newsletters) for more great information and updates from our partner organizations!

Not receiving emails from us? Visit [mymembersfirst.org/office-information](https://mymembersfirst.org/office-information) and click the link at the top of the page to join our email distribution list. As a credit union member, you may receive periodic communication via email regarding events, location & service availability, products & services, or important credit union updates. You can unsubscribe at any time.

### **Holidays:**

July 4<sup>th</sup> - Independence Day

Sept. 5<sup>th</sup> - Labor Day

Nov. 11<sup>th</sup> - Veterans Day

All credit union offices will be closed in observance of the above holidays.

### **Vital Statistics:**

as of April 30, 2022

ASSETS: \$96,929,749

SHARES: \$88,679,199

LOANS: \$44,571,662

MEMBERS: 4,865



Federally insured by NCUA. Equal Housing Lender.

## Mark Your Calendar for Community Day!

In 2020, we became a Community Development Financial Institution (CDFI) which has allowed us to launch our Commitment to Community Initiative and partner with local nonprofit organizations that are doing amazing work within our communities. From **11:00am - 2:00pm on August 10th at our Oak Ridge Branch, we will be hosting our first-ever Community Day**, giving us time to come together to meet and celebrate these organizations!

Community Day will showcase our Community Partners who will be providing information about their non-profit organizations, the different programs and services, they offer, how to volunteer, and future fundraising events. Stop by to learn more about some of the amazing organizations who serve our communities, sign up for door prizes, grab some giveaways, and eat lunch at the food truck!\*

Visit [mymembersfirst.org/event/communityday](https://mymembersfirst.org/event/communityday) for more information.

*\*Registration is not required to participate in Community Day. Promotional items and giveaways available while supplies last, limited quantities available. TN Members 1st FCU is not responsible for any giveaways, drawings, or information provided by Community Partners present at Community Day. Food provided by the food trucks on site is available while supplies last and is the financial responsibility of individual attendees. The credit union reserves the right to limit promotional and giveaway items available. No purchase or membership with the credit union is necessary to participate in Community Day activities and events. Event dates and details are subject to change. Any event changes or cancellations will be communicated via social media and our website notification bar - found at the top of any page of mymembersfirst.org. We encourage event attendees to check these areas before traveling to the event location.*



## Community Financial Wellness Webinar

We had a wonderful time hosting our Financial Wellness Webinar on June 15th! During the webinar, our Community Relations Coordinator; Nezhia Daugherty, discussed the history of Tennessee Members 1st and the benefits of being a credit union member. We also had a special guest, Amber Miller from GreenPath, who explained the benefits of financial wellness and the different financial advising services and programs that GreenPath offers free to all of our members!

To watch the webinar recording or learn more about options available to you through our partnership with GreenPath, visit: [mymembersfirst.org/event/financialwellness](https://mymembersfirst.org/event/financialwellness)

## Anderson County Fair

Stop by and say hello to your local credit union at the Anderson County Fair July 18th - 22nd! We'll have a table set up with giveaways and opportunities for prize drawings. Scan the QR code below or visit [mymembersfirst.org/events/acfair](https://mymembersfirst.org/events/acfair) for a schedule of when we'll have representatives from the credit union on site.



## Find us on Instagram!

In April we launched the official TN Members 1st FCU Instagram page! You can find us on Instagram by searching **@TNMembers1stFCU** or by scanning the QR code below. Our Instagram page was created to support our Community Partners, share information about our Commitment to Community Initiative, keep you up to date on future community events and fundraisers, and host exclusive Instagram giveaways!

Not on Instagram? Prefer other platforms? You can also find us on Facebook, Twitter and LinkedIn by searching **TNMembers1stFCU** to stay up to date on relevant information!



### 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, Instagram,  
& 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**  
Sonya Jackson, Chair  
Gary Beckner, Treas./Secretary  
Linda McBrearty, Director  
Don Quinley, Director  
Bryce Robinson, Director  
Nancy Taylor, Director  
Judy Stone Wilson, Director

**ALM/Investment Committee**  
Bryce Robinson, Chair  
Sonya Jackson  
Don Quinley

**President/CEO**  
Rick Mikels

**Supervisory Committee**  
Wayne Missaggia, Chair  
Jennifer Campbell  
Kathy Warren




## CONVENIENT, SAFE, AND SECURE, DIGITAL WALLET IS AVAILABLE NOW!

**Enjoy a more convenient way to pay by adding your TN Members 1<sup>st</sup> debit card to your Digital Wallet!** Simply add your debit card to Apple Pay® or Google Pay™ and enjoy a new secure way to pay — in-person, in-app, or online!

Set up your digital wallet today and see all the features and benefits by visiting: [mymembersfirst.org](https://mymembersfirst.org)

### Add your card to Apple Pay®

- Open your Wallet app.
- Click the  icon and select 'Debit or Credit Card.'
- Scan your TN Members 1<sup>st</sup> debit card or select the option to enter card details manually.
- Follow any verification instructions.
- Done! Your card is now in your Apple Wallet.

### Add your card to Google Pay™

- Open the Google Wallet app.
- Tap 'Add to Wallet' and select 'Payment Cards' and 'new credit or debit card.'
- Scan your TN Members 1<sup>st</sup> debit card or select the option to enter card details manually.
- Tap 'Save' and follow any verification instructions.
- Done! Your card is now in your Google Wallet.

### REDUCE FRAUD

- Your actual card number is not stored in your digital wallet and never used when you make a purchase. A separate token account number is assigned when you load your credentials to the wallet.
- Transaction information is encrypted for secure shopping.
- Payment codes are unique to every transaction, so they can't be reused by a fraudster for another purchase.
- Your digital wallet is protected by your mobile device's security settings, so only you can unlock it with your biometrics and passcodes.

### CONTACTLESS & QUICK

- When shopping in person, simply hold your mobile device over the payment terminal to make safe, touch-free transactions with your TN Members 1<sup>st</sup> debit card.
- Pay in an instant when you shop online — simply choose your TN Members 1<sup>st</sup> debit card from your digital wallet.
- Your digital wallet pulls in your credentials automatically — so you don't have to look for your card or type in your information.

Visit [mymembersfirst.org/newsletters](https://mymembersfirst.org/newsletters) for more great information and updates from our partner organizations!

Not receiving emails from us? Visit [mymembersfirst.org/office-information](https://mymembersfirst.org/office-information) and click the link at the top of the page to join our email distribution list. As a credit union member, you may receive periodic communication via email regarding events, location & service availability, products & services, or important credit union updates. You can unsubscribe at any time.

### Holidays:

Nov. 11<sup>th</sup> - Veterans Day  
Nov. 24<sup>th</sup> & 25<sup>th</sup> - Thanksgiving  
Dec. 26<sup>th</sup> - Christmas (Observed)  
Jan. 2<sup>nd</sup> - New Year's (Observed)

All credit union offices will be closed in observance of the above holidays.

### Vital Statistics:

as of July 31, 2022

ASSETS: \$98,302,444  
SHARES: \$89,587,155  
LOANS: \$44860,487  
MEMBERS: 4,826



When federal loans or other forms of aid aren't enough to cover all your school costs, that's where an **Education Support Loan from Tennessee Members 1<sup>st</sup> Federal Credit Union** comes in. We offer low-interest rates, no origination fees, and straightforward terms, so all you need to do is concentrate on your courses!

Individuals 18 years of age or older with proof of postsecondary education enrollment may be eligible to receive a loan of up to \$3,000 to assist with purchasing items to help you be a successful student, such as books, industry-specific supplies, and technology.\* Apply now by scanning the QR code or visiting [mymembersfirst.org/lending/signature-loans](https://mymembersfirst.org/lending/signature-loans)

### Applying Made Easy with Online Account Opening!

- Log in to your digital banking, click on your name in the bottom left-hand corner of the screen and select 'Add an Account.'
- A box will pop up that gives you two options 'Add an Account' and 'QCash Application,' click 'Add an Account,' this will load a new page where you can start a new application or check your application status.
- Click 'Start a new Application' and select 'Education Support Loan' in the 'Loans' dropdown. Complete the necessary information and hit submit! Our Member Service team will reach out after your application has been received.



Don't have a digital banking account? Get enrolled today by visiting your local branch or online at: [go.mymembersfirst.org](https://go.mymembersfirst.org)

\*Proof of enrollment in a postsecondary education facility, such as a university, college, trade school, or vocational program, is required and will be kept on file at the credit union. This application is for an Education Support Loan through Tennessee Members 1st Federal Credit Union, this is NOT a federal student loan application. Tennessee Members 1st Federal Credit Union encourages you to exhaust your scholarship, grant, and federal student loan options before applying for any type of private student loan. Programs, rates, terms, & conditions are subject to change without notice. Rates & credit limits may vary based on individual credit history. Some restrictions may apply, ask for details.

## Christmas Club Transfers



Annual Christmas Club account transfers - from your club account to your share/share draft account - were completed on September 30<sup>th</sup>. The new Christmas Club savings year began October 1<sup>st</sup>.

If you don't have a Christmas Club account, now is the perfect time to open one for next holiday season! Deposit money into the account throughout the year and we'll disperse the funds into your chosen account in September. Use the money for next year's shopping, entertaining, travel, and more! Stop by your local branch or scan the QR code to the right to open your Christmas Club account today.



## UPDATED CONTACT INFO?

Have you recently moved, updated an email address, or gotten a new phone number? Contact the credit union at 865-482-4343 or send us a message via digital banking so we can ensure your information is up-to-date!

Credit union information and updates such as maintenance, service outages, and holiday hours are communicated to our members through multiple channels including email, social media, and in-branch and digital signage.

## 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, Instagram,  
& 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**  
Sonya Jackson, Chair  
Judy Stone Wilson, Vice Chair  
Gary Beckner, Treas./Secretary  
Linda McBrearty, Director  
Don Quinley, Director  
Bryce Robinson, Director  
Nancy Taylor, Director

**ALM/Investment Committee**  
Bryce Robinson, Chair  
Sonya Jackson  
Don Quinley

**President/CEO**  
Rick Mikels

**Supervisory Committee**  
Wayne Missaggia, Chair  
Jennifer Campbell  
Kathy Warren