



A Budget Plan for a Healthy, Happy You

Can making a budget really make you feel better about life? You might be surprised! One of the most powerful things you can do to relieve uncertainty and stress is to take a step back and make a plan. A budget can help you figure out how to meet both your short and long-term financial goals. Think about it like a fitness plan: it's not about dieting, it's about getting healthy, staying healthy, and being ready for the life you want!

TAKE THE FIRST STEP

The first thing to do is to understand your overall financial situation so you can put your money to work for your goals! A few starter questions can help you get an idea of what you have to work with, what your commitments are, and what you have remaining to devote to your goals.

1. What do you want to accomplish?

Set a specific and detailed goal. By putting specifics like an amount or a timeframe on your goal, it makes it easier to see your progress and accomplish it. For example, instead of "save more money" you could "save \$100/month for all of 2019 to have \$1,200 to buy a new computer."

2. How much do you have to work with?

Tally up all your income sources to find out your total take-home income.

3. How much is already committed?

Add up all the bills and expenses that you know you'll have to pay each month. These are things like loans, minimum credit card payments, utilities, groceries, rent, taxes, cable bills, etc.

4. How much do you have left for your goals?

This is the amount that you can apply toward

your goals and choices. Think about what is most important to you, and what you need to get there. What you decide to do with your discretionary (leftover) income is all about you and your goals.

YOU CAN DO IT

Remember, nothing is set in stone. You're in charge of your plan and your goals! It's always a good idea to pay off debt and to make savings a priority (pay yourself first!) You can always adjust your goal along the way, review your budget and make adjustments to trim expenses or direct money toward something different.

Budget Not Balancing? There's Help Available!

If your income is less than your commitments, don't panic. It's going to be ok. Your budget can help you find places to save money and trim expenses. Visit <https://bit.ly/2PKAcMF> to download a budgeting worksheet to get started. In addition, if you want to speak with someone, GreenPath offers free debt and credit counseling.

Whatever your financial situation is, a budget and a plan are great first steps on your path to meeting your goals. To learn more about GreenPath, visit mymembersfirst.org/online-resources/greenpath-financial-wellness.

The above article is provided by GreenPath, a non-profit credit counseling agency that offers free access to money management and financial education services. Tennessee Members 1st Federal Credit Union partners with GreenPath to provide members free money management and financial education materials to help achieve financial goals.

Inside:

Annual Meeting Announced
Certificate Specials
Identity Theft Protection
Find us on Social Media

Vital Statistics:

as of November 30, 2018

ASSETS: \$80,992,047
SHARES: \$71,770,052
LOANS: \$35,057,788
MEMBERS: 5,025

Holidays:

January 1st - New Years Day

January 21st - Martin Luther
King Jr. Day

February 18th - 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.



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. [Start today and save!](#)

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save. Visit our credit union website to start saving today!

Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. 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. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

CERTIFICATE SPECIAL

Whether you're saving for a specific occasion or just a rainy day, our certificate specials are a great way to watch your savings grow! Visit us at your local branch or call 865-482-4343 for more information. All certificate rates can be found online at mymembersfirst.org/rates.

13-Month Special
2.00%
APY

37-Month Special
3.00%
APY

\$5,000 minimum deposit is required for both term options available in the certificate special. APY = Annual Percentage Yield. APY is accurate as of December 15, 2018.



Protecting What Matters Most

As a member of TN Members 1st, you receive Fully Managed Identity Theft Recovery Services covering all types of identity fraud, even if it's not related to your accounts with us - free! If you experience or suspect you are the victim of identity theft or a data breach, visit us at your local branch or call 865-482-4343. For more information on Fully Managed Recovery identity theft services, including terms and conditions, visit mymembersfirst.org/member-services/identity-theft-protection.

72nd ANNUAL MEETING

Thursday, March 28, 2019

Our 72nd Annual Meeting will be held on [Thursday, March 28](#) in Oak Ridge. More information will be sent out once all details have been finalized. This year, we will be electing three members to the Board of Directors. Any member in good standing is eligible to run for a place on the Board. Simply submit a brief bio no later than February 21, 2019 in care of: Nominating Committee, Tennessee Members 1st FCU, PO Box 6828, Oak Ridge, TN 37831. Biographies may also be dropped off at either branch location. Nominations may also be made by petition signed by 1% of members in good standing and must be received by February 11, 2019. 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.



Follow us on Social Media!

Did you know you can find the credit union on Facebook and Twitter? Credit union social media accounts are used to provide information about products and services we offer, update followers on special hours or maintenance, and share general information to help you along your financial journey. We will never initiate communication or ask for your personal information via social media. You can find us on Facebook and Twitter by searching for [TNMembers1stFCU!](#)

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

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
Wayne Missaggia, V. Chair
Gary Beckner, Treas./Secretary
Rick Collier, Director
Sonya Jackson, Director
Tracy Larabee, Director
Michael Prince, Director

Investment Committee
Jeremy Bivins, Chair
Rick Collier
Rick Mikels

ALM Committee
Rick Collier, Chair
Jeremy Bivins
Rick Mikels

Supervisory Committee
Jackie Penland, Chair
Pete Johnson
Al Cabe

President/CEO
Rick Mikels