



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 1st, 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 75th 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 75th 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



Visit mymembersfirst.org/newsletters for more great information and updates from our partner organizations!

Not receiving emails from us? Visit 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. 17th - Martin Luther King, Jr. Day

Feb. 21st - Presidents Day

May 30th - 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 1st
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
- In person at either branch location
- Emailed to: nominations@fcumail.org
- Mailed to: TN Members 1st 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

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 included in their estatement notification email.

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

Tennessee Members 1st
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 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.

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

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

Toll Free Phone
800.206.6944

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

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

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

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

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

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

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

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

President/CEO
Rick Mikels