



# 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



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

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