



## 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 1<sup>st</sup>, we work with you to achieve your dream of homeownership!

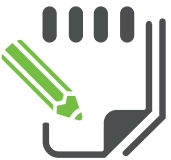
### REFINANCE

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