




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

Enjoy a more convenient way to pay by adding your TN Members 1st 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

Add your card to Apple Pay®

- Open your Wallet app.
- Click the  icon and select 'Debit or Credit Card.'
- Scan your TN Members 1st 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 1st 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 1st debit card.
- Pay in an instant when you shop online — simply choose your TN Members 1st 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 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:

Nov. 11th - Veterans Day
Nov. 24th & 25th - Thanksgiving
Dec. 26th - Christmas (Observed)
Jan. 2nd - 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 1st 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

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

*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 30th. The new Christmas Club savings year began October 1st.

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