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**Vital Statistics:**

*as of February 28, 2019*

- ASSETS: \$81,342,930
- SHARES: \$71,822,189
- LOANS: \$34,147,867
- MEMBERS: 5,013

**Holidays:**

- May 27<sup>th</sup> - Memorial Day
- July 4<sup>th</sup> - Independence Day

All credit union offices will be closed in observance of the above holidays. Please check [mymembersfirst.org](http://mymembersfirst.org) for additional closings and inclement weather updates.

# FULLY MANAGED IDENTITY THEFT PROTECTION



1244 BREACHES

445 MILLION

2 SECONDS

In 2018, there were 1,244 total data breaches and more than 445 million records exposed. Identity theft and data breaches continue to be a disturbing statistic as one identity is stolen every 2 seconds. Tennessee Members 1<sup>st</sup> FCU is excited to be the first credit union in the area to provide members with Fully Managed Recovery identity theft services, at no cost! By partnering with NXG Strategies, one of the nation's most trusted names in identity theft protection, we are able to provide you and your family comprehensive identity theft research, remediation, and recovery services. 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.

## WERE YOU A VICTIM OF IDENTITY THEFT?



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. Your contact information, as well as any details regarding your concern, will be submitted to the Recovery Care Center where a Recovery Advocate will reach out to discuss your situation and assist you during the recovery process.

## YOUR FULLY MANAGED IDENTITY THEFT PROTECTION



### Covers all types of ID Fraud

Your Fully Managed Identity Theft Recovery Services cover all types of identity fraud, even if it's not related to your accounts with us!



### Free Basic Coverage

Members receive basic coverage at no cost, with opportunities for additional coverage for as low as \$14 per month for families.



### 3 Generations of Protection

Coverage automatically extends to cover three generations of your family including coverage up to 12 months after death.



### Dedicated Recovery Advocates

If you experience or suspect identity theft, a dedicated Recovery Advocate is assigned to assist you during the entire recovery process.

For more information on Fully Managed Recovery identity theft services, including terms and conditions, visit [mymembersfirst.org/member-services/identity-theft-protection](http://mymembersfirst.org/member-services/identity-theft-protection).

Source: "Data Breaches," Identity Theft Resource Center, [idtheftcenter.org/data-breaches/](http://idtheftcenter.org/data-breaches/).



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

Federally insured by NCUA. Equal Housing Lender.

## More reasons than ever to love being a member of TN Members 1<sup>st</sup> FCU!



Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why we've made it so that your TN Members 1<sup>st</sup> FCU membership saves you money through exclusive member only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- ♥ \$100 cash reward with each new line you activate with Sprint. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and 25% off select accessories in Sprint stores.
- ♥ Credit union membership also saves you up to \$15 on TurboTax federal products.
- ♥ Receive an exclusive smoke communicator and a \$100 gift card with a new ADT home monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.
- ♥ Credit union members enjoy special True Savings with TruStage Auto and Home Insurance.
- ♥ Your credit union membership benefits go with you when you shop too! With Love to Shop, get member only cash back rewards from over 1500 online retailers.

Learn all about how your TN Members 1<sup>st</sup> FCU membership gets you all these exclusive savings, and more at [mymembersfirst.org](http://mymembersfirst.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had before.



### 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!](#)

## Search. Shop. Finance. The key to finding your next vehicle.



If it's time to buy your next vehicle, you might have some mixed feelings. You're excited to find the car you really want, but you're not looking forward to the hard work of car shopping.

We've got you covered. Designed just for our credit union members, AutoSMART is our powerful online car shopping website that lets you search through millions of cars across the country...or across the street, from any mobile device, anywhere, at any time.

With AutoSMART, you've got a powerful tool at your fingertips:

- You can filter your search using just the specifications you want or you can get more specific and build the exact car you'd like to drive.
- Once you find the car you want, use our VIN-level price analysis to find out exactly what it's worth, and how much you could get for your trade-in.
- Then, to help you pick out a favorite local dealer, read our DealerRater reviews for honest opinions from real buyers.
- After that, get pre-approved for financing with us right on the site!

When you're ready for your next car, check out our AutoSMART website and feel confident making a smart buying decision on a vehicle you'll love. We want you to enjoy your car shopping experience...and drive home with a great deal. If it's out there, we'll help you find it.



### Spring Shred Day: Friday, April 12

Mark your calendar and join us for a free, community shred day from 11:00 am - 1:00 pm on April 12 at our Knoxville Branch located at 112 Marketplace Blvd in Knoxville with on site services provided by Shred Pro! Residents and

businesses are welcome to participate, this is a rain or shine event. Shred limits include:

- \*All materials to be shredded must be PAPER only.
- \*4 Banker's Boxes per person.

### 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](http://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  
Terri Cruze

**Supervisory Committee**  
Jackie Penland, Chair  
Pete Johnson  
Al Cabe  
Sharon Cabe

**ALM Committee**  
Rick Collier, Chair  
Jeremy Bivins  
Rick Mikels  
Terri Cruze

**President/CEO**  
Rick Mikels