

Currents

July 2011



Summer Loan Extension!

This summer, we're offering the opportunity to skip one loan payment during July or August for only \$50.* Visit your nearest branch for details on how to take advantage of this great offer.



*Qualifying members can skip one loan payment during June, July or August. The following conditions apply: Loan cannot be more than 30 days past due, we must have received 6 consecutive payments since the last extension/origination, and all credit union accounts must be in satisfactory status. Real estate, home equity, POP, credit cards, Freedom Funds and business loans not eligible.

Introducing... Tennessee Valley Investment Advisors!

Tennessee Valley Federal Credit Union is pleased to announce a new name and new look for the investment services located here at the Credit Union. What was formerly called MEMBERS Financial Services is now Tennessee Valley Investment Advisors. Designed exclusively for TVFCU members, and located here at the Credit Union, Tennessee Valley Investment Advisors offers retirement, insurance and investment programs designed to help you and your family throughout a lifetime of financial planning needs. Some of the products and services available include:

- 401(k)/ Pension Rollovers
- Retirement Planning
- Wealth Management
- Mutual Funds
- Life Insurance
- Long-Term Care Insurance
- Education Funding

And in the Credit Union spirit of People Helping People, Tennessee Valley Investment Advisors can assist a wide variety of members – from those just starting a savings plan, to those with sizable assets looking for more sophisticated financial management tools. Whether you're looking for guidance on an immediate financial need, or you're interested in putting together a comprehensive long-term plan, please call the Tennessee Valley Investment Advisors at 423-634-3527 for a no-cost, no-obligation analysis with a financial advisor.



TENNESSEE VALLEY
Investment
 **Advisors**

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Looking For A New Car? Now Is The Time To Buy!

Have you been looking for a new car, but waiting for the right time to buy? Don't wait any longer! New 2012 models will be hitting the showroom floors soon and dealers will be making room for new inventory. Auto sales have been lower than usual this year and many dealers are ready to deal.

Our vehicle loan rates are also some of the lowest we've offered in years, and some of

the best in town -- as low as 2.99% APR for up to 72 months on vehicles with less than 25,000 miles*. With these outstanding rates, flexible terms, and car dealers ready to offer their very best prices, what are you waiting for?

Our Auto Magic financing is quick and easy. Stop by your nearest TVFCU branch and get pre-approved today, or visit any participating Auto Magic dealer

and apply in the showroom.

With gas prices still hovering at more than \$3.00 per gallon, it might be a good time to consider buying a more fuel-efficient car. Manufacturers have worked hard to provide more fuel-efficient options, so there are lots of choices. Even an increase of 10 miles per gallon can mean significant savings over time, and every bit you save can help with other expenses.

Whether you're looking for a vehicle with better gas mileage or something else, be sure to come see us for the financing. For more details and a complete listing of rates, call 634-3600 or visit tvfcu.com.

*The above rate is for vehicles with less than 25,000 miles at terms of up to 72 months. All rates and terms are effective as of 4-1-2011 and subject to change without notice. Other restrictions may apply. Loan rates and terms will vary depending on the strength of member's credit, value of collateral financed and term selected. We offer other rates and terms for members with special borrowing needs. Proof of insurance to be provided with \$1,000 deductible standard. Available for the purchase of new vehicles only, not for refinancing existing TVFCU vehicle loans.



Beginning in August, we will be going to a different high school football game each week as part of our Friday Night Tailgate Tour. We may be coming to a game near you, so be sure and visit tvfcu.com for a complete schedule!

TVFCU Tailgate Tour



Federally insured by NCUA

