

We're growing!

This year and next year, we're opening four new branches.

TVFCU is proud of the work that is being done in these communities and we can't wait to be a part of it. Our rich history in the Tennessee Valley is a testament to the success of our member-owners. Together, we look forward to fostering growth, supporting local initiatives, and building a brighter future for all.

TVFCU was founded in 1936 as the Chattanooga TVA Employees Federal Credit Union, a not-for-profit financial cooperative built upon the promise of "people helping people." Our field of membership included salaried TVA employees and their family members who worked in Chattanooga, TN. The credit union officially began on June 5, 1936 when 57 TVA employees pooled their resources of \$500 to charter the organization under the Farm Credit Administration. The purpose of the credit union was to "promote thrift through a cooperative effort and enable members to borrow money for providential and beneficial uses."

Now, TVFCU is a fundamental part of thousands of households across 17 counties in both Tennessee and Georgia. But wait, there's more! In 2025 we are planning on opening four more branches to better serve our community.

New Branches Coming Soon:
Dalton
Ocoee Food City
Lee Highway Food City
Trenton Food City

Our Dalton branch will be a stand-alone location on the North Bypass, while Ocoee, Lee Highway and Trenton will all be found located inside a newly built or renovated Food City location. Our Food City locations operate as full service branches so there is no need to stop again on your way home from grocery shopping.

These new branches will also implement some of our newest technology, from the inside out, by using ITMs (Interactive Teller Machines) just like many of our other branches. We are so excited to share this magic in these new communities!

Over the last year, we have opened three branches across three locations: West Cleveland, TN; Chatsworth, GA and inside of Volkswagen Chattanooga. This growth had strengthened our connection to the community, aligning with our mission to make TVFCU *A Place for All of Us.* To achieve this vision, we will continue to expand our presence throughout the Tennessee Valley.

Have an idea of where we should put another location? Don't be afraid to reach out! You never know what TVFCU might have up their sleeve for your community. We are so excited to continue growing alongside our membership.

Get your tickets now for The Hamilton County Fair! Nov. 8-10, 2024

Hamilton County Fair

TVFCU is a proud sponsor of the Hamilton County Fair for the second year in a row! Last year went out with a bang and we plan on doing the same this time around. The fair will be held November 8-10, 2024 at the McDonald Farm with tickets for just \$6-\$13.

The three day fair will have something for everyone from live music to lumberjack shows! Friday night will begin with a rodeo, followed by a live performance from Sister Hazel on the main stage. Saturday will include multiple lumberjack and science shows, with another appearance from the rodeo, before Brandon Davis and Larry Fleet come on stage starting at 5:45. Sunday will host horse shows, a classic pie-eating contest and a grand finale of live music from Jordan McKee & the East Tennessee State Orchestra, with a giant fireworks show at sunset sponsored by TVFCU.

We'll see you at the farm this November! Tickets can be purchased at hamiltontnfair.com. 🧟



Your Small Business in the Spotlight

The 8th Annual Idea Leap Grant is starting up again with applications opening on Friday, October 4 and running through November 4. Over the last seven years, TVFCU has invested \$700,000 into nearly 60 unique, local businesses that have participated in the Idea Leap Grant. In 2023, TVFCU expanded the program by hosting separate Idea Leap Grant competitions in the Chattanooga, Ocoee and Northwest Georgia regions. In 2024, the credit union awarded \$75,000 in grants in each of the three areas, investing \$225,000 in 15 locally owned businesses.

In 2023 and 2024, the Idea Leap pitch nights took place in front of live audiences in each of their respective regions' event spaces. This year we're taking it to the next level by working with Local 3 News to put the pitches into the homes of our community. Viewers will be able to watch live from their living rooms while the businesses get the opportunity to explain their visions and missions to a wider audience.

Job Fair Coming November 7

Join TVFCU at its upcoming Job Fair on Nov. 7, from 9 a.m. to 1 p.m. Held at TVFCU's Southside Branch at 125 W 20th Street, in Chattanooga, TN, this event offers a direct path to exciting career opportunities. Discover available positions, meet TVFCU's recruiters, and secure your chance for an interview-all without needing an appointment. Whether you are exploring a new career path, or seeking an advancement, this fair promises valuable insights and connections. Take charge of your future with TVFCU and turn this event into the first step towards a fulfilling career. Mark your calendar and don't miss out on this opportunity! 🄝



Lower Mortgage Rates

Securing a lower mortgage rate can lead to significant savings by reducing monthly payments and long-term interest costs. TVFCU Mortgage experts can assist in finding the right mortgage for your needs, whether you are purchasing a new residence, refinancing, or even investing. Lower rates offer financial flexibility, making it easier to afford higher-value homes. Specialized land and construction loans also benefit from lower rates. helping reduce costs during and after construction. Call us today at 423-634-3600.