



# 8th Annual Idea Leap Grant

**There is a new way to be involved in our  
8th Annual Idea Leap Grant Competition, and you can do it from your couch.**


**Idea Leap season is here!** Our Idea Leap Grant has invested more than \$700,000 back into the local entrepreneurial ecosystem since its inception in 2018, allowing nearly 60 unique businesses to continue growing in our service area. In 2025, one of our goals is to give our Idea Leap finalists even more exposure. For the first time ever, we will be televising our pitch competitions! Our finalists are divided into three groups by regions: Chattanooga, Northwest Georgia, and Ocoee. Each region will have their own broadcast times during National Small Business Week in May.

**May 5 | Northwest Georgia on Local 3 at 11 a.m.**

**May 6 | Ocoee Region on Local 3 at 11 a.m.**

**May 8 | Chattanooga on News 12 at 7 p.m.**


Both Northwest Georgia and Ocoee regions will be broadcast only while Chattanooga's competition will take place at The Signal in Downtown Chattanooga and be open to the public. In each competing region three winners will receive \$10,000, one will receive \$15,000, and one will receive \$30,000 in grant money, which can be used to advance their business in any way they see fit. That is a grand total of \$225,000 being invested in the three regions across 17 counties. In addition to funding, winners of each region will receive packages from various media channels that allow them to promote their businesses on a larger stage.

The best part? These funds never have to be paid back. As a not-for-profit credit union, TVFCU is able to reinvest our proceeds into the communities we serve in many different ways including the Idea Leap Grant. Mark your calendars, tune in, and help us celebrate these local small businesses starting May 5th. 






**Join Us in Sharing the Magic of our New Campaign** Join us for an unforgettable journey in TVFCU's newest commercial! This adventure is all about you—our neighbors, our community, our family. As a member-owned organization, our commercials are carefully crafted to bring joy and whimsy to all those who cherish this area as much as we do. Together, we build businesses, grow homes, and shape the Tennessee Valley. At TVFCU, belonging means more than banking—it's about Sharing the Magic of opportunity, connection, and support.

Our newest commercial takes viewers on a journey through our service area from Peaches the Mouse hang-gliding over Chattanooga's North Shore to Mr. P whitewater rafting down the Ocoee River to our familiar fox family driving past Dalton State College's bell tower. No matter how our furry friends make it to the vibrant party at the end—by air, water, or land—they come together to celebrate the spirit of TVFCU, A Place for All of Us. 

**TVFCU Riverfront Nights makes a return for Summer 2025** Meet us at Ross's Landing this summer for another year of TVFCU Riverfront Nights. Enjoy free live music on the river every Saturday from May 31 to August 30. This year's lineup has something for everyone—whether you're Michael Jackson's number one fan or love today's Top 40, Riverfront Nights will have something for you! Select nights will have extended hours with a closure of Riverfront


Parkway for even more action. Keep an eye out for updates on our social media to see when we will be dropping by with special perks for TVFCU members.

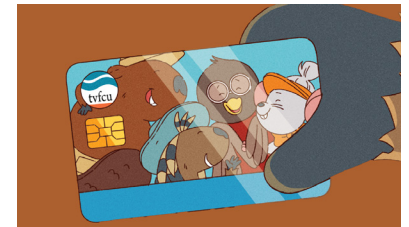
Music begins at 7:00 p.m. every week and will end by 10:00 p.m. All shows are rain or shine, however, if severe weather is to occur, shows will be subject to lightning delays and/or last minute cancellations. 

**riverfront**   
FREE SUMMER MUSIC SERIES *nights*

## So NSF Fees & Courtesy Pay

Say Goodbye to NSF Fees at TVFCU! We have eliminated NSF fees on all TVFCU Checking Accounts and reduced Courtesy Pay fees to just \$9 per item.


NSF is short for non-sufficient funds. This fee is charged when a transaction is declined due to not having enough funds in your account. Courtesy Pay is an optional service that allows your account to go negative so a transaction can be completed. 



## Perks Checking

Upgrade to a Perks Checking Account today to receive exclusive TVFCU benefits including Identity Theft Aid and Local Discounts to some of your favorite restaurants and shopping spots locally and nationwide. Like all accounts at TVFCU, Perks, Perks Plus, and Perks Platinum checking accounts are all federally insured by the NCUA. Visit your TVFCU branch or video chat with us via LIVeStream at tvfcu.com to learn more and upgrade your account. 

## Annual Meeting

This year's meeting will be at TVFCU's Southside Branch, 125 W 20th St. Chattanooga, on May 20, 2025 at 7 p.m. EST. Doors open at 6:30 p.m. EST. We hope to see you there! 

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