

Annual Meeting News...

The 64th Annual Meeting was held at the Lakeview School in New Johnsonville on February 25, 2017. We would like to thank everyone who came and supported your Credit Union. Members that attended this year heard the yearly financial report and elected two board of director positions. Raymond Barnes was elected for another term and a new board member was elected, Brenda Jones. Brenda lives in Erin with her husband Larry. She is retired from the Johnsonville TVA Plant. Our board and staff congratulate and welcome Brenda to the Credit Union team.

We would also like to recognize former board of director, Mrs. Judy Bonds who is stepping down after 23 years of dedicated service to the Credit Union. Mr. Corey Christopher has been appointed to complete her remaining term. Corey lives in Camden, with his wife Joy and two children. Corey is employed by the Benton County Board of Education. We would also like to welcome Corey to the Credit Union team.

Many cash prizes were given away. The members also enjoyed food and fellowship. Thanks to all who participated to make this day a success!

It's Time for Spring Cleaning...

Account Ownership: It is good practice to review your account ownership. Contact the Credit Union to confirm your joint owners and/or beneficiaries.

Forgotten Accounts: Do you have any Forgotten Accounts? Check with the Credit Union to see if you have any dormant accounts.

Address-Phone Changes: Have you moved to a new address? If so, please contact the credit union to update your address and/or phone number.

Home Banking: We recommend changing your Logon ID from your member number to a more unique Logon ID. Minimum length is 6 characters. Do not use social security number, email address, or your member number when changing your Logon ID.

No Time Like The Present For IRA Contribution...

Procrastinators rejoice: it's another lucky year for you. Usually, the tax return filing deadline is April 15th. However, in 2017, April 15th falls on a Saturday and the Washington D.C. Emancipation Day holiday will be observed on April 17th instead of April 16th, 2017. Thus, Tax Day for your 2016 return is on the following Tuesday: April 18th, 2017. That means you have a few extra days to file your taxes as well as to open or contribute to an Individual Retirement Account for the 2016 tax year.

But the sooner you do so, the better, so your tax-advantaged savings have longer to grow. Your total contribution to both a Traditional and Roth IRA for the 2016 tax year is \$5,500 (\$6,500 if you are 50 or older), or your taxable compensation for the year, if your compensation was less than this dollar limit. IRS Publication 590-A has details; find it at www.irs.gov.



E-Statement Winners

January: Carolyn Collier

February: Micah Snow

OFFICE LOCATIONS:

MAIN OFFICE

209 HWY 641 N.

CAMDEN, TN 38320

(731)584-7238

(800)338-4609

JVILLE PLANT:

535 STEAMPLANT RD

NEW JOHNSONVILLE, TN 37134

(931)535-2084

JVILLE LONG ST:

213 LONG ST

NEW JOHNSONVILLE, TN 37134

(931)535-9000

CUMBERLAND CITY:

815 CUMBERLAND CITY RD

CUMBERLAND CITY, TN 37050

(931)827-6266

HUNTINGDON:

20405 E. MAIN

HUNTINGDON, TN 38344

(731)986-2245



Money Talk

Round Up Your Savings With A CU Vehicle Loan...

Yee-haw! It's springtime, and that's the perfect time to mosey on into the Credit Union and lasso some rootin' tootin' savings on your next vehicle loan.

We know that buying and maintaining a car or truck can end up costing a pretty penny. From the sticker price to financing and insurance to gas, inspection, and unforeseen repairs, vehicle expenses can add up quickly. We want to help our members finance their new set of wheels while saving as much dinero as possible.

With your credit union backing you up when you buy your next vehicle, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

- * Up to 100% financing of the vehicle's value
- * Option for pre-approval
- * No monthly fees or prepayment penalties
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Personalized member service
- * Expert vehicle advisors
- * GAP Insurance

Don't get caught up dueling with banks and dealerships in the wild west of vehicle financing. Trust your compadres at the Credit Union to help you round up the ultimate savings on your vehicle loan. Stop in any branch today or check out www.jtvaecu.org for current rates and details.

Get Your Annual Free Credit Report...

Under federal law, you are entitled to one "free" copy of your credit report every 12 months from each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion). A special website, <https://www.annualcreditreport.com>, has been set up by the three major credit-reporting companies. Just go to the website and click the "Request your credit reports" button and follow the steps. There is no charge for ordering your annual credit reports.

You may order your reports from each of the three nationwide credit-reporting companies at the same time, or you can order your report from each of the companies one at a time. Your best option is to space out your requests so you get a credit report every four months.

Best Wishes Graduates!

Congratulations to the class of 2017!

