

Johnsonville TVA ECU

# MONEY TALK

## 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



## Enroll Now For E-Statements



Visit our website at [www.jtvaecu.org](http://www.jtvaecu.org) for details! Once you have enrolled for E-Statements you will be put into a monthly drawing for **\$50.00!**

**!!Past Winners!!**

**July: Casey Tillman**

**August: Dena Love**

*Enroll Now! You could be next!*



## Visa Purchase Alerts



Visa Purchase Alerts is a free consumer opt-in service that allows Visa cardholders to get alerts for transactions in real-time and immediately identify potentially fraudulent activity. To access information about Visa Purchase Alerts, Visa cardholders can visit [Visa.com/purchasealerts](http://Visa.com/purchasealerts)



## New Security Alerts Section On Website



We have added a new section to the Homepage of our website labeled Security Alerts. We will be posting information to help keep you safe. Be sure to periodically check this page to make sure you stay up to date with the potential fraud and scam threats.



## Establishing Healthy Credit



The only way to establish good credit is to start buying on credit, which reveals your ability to pay for things that you buy or use. Here are some helpful tips for anyone just starting with credit:

- \* Start slowly. Don't apply for more credit than is needed.
- \* Don't charge more than can be paid off at the end of the month.
- \* Before applying for a credit card, check out the interest rate, associated fees, credit limits, and terms.
- \* Use your credit card wisely. A credit card opens all kinds of ways to damage your credit score. Never miss a payment. Pay in full if you can.
- \* Pay "ALL" your bills on time. One of the most important steps in building and maintaining a solid credit history is to pay all of your bills on time each month.
- \* Get another form of credit (an auto loan, personal loan or some other installment debt). Having different kinds of debt helps your credit score.
- \* If you want to boost your credit history and credit score, you'll want to keep your total monthly charges well within your credit limit.
- \* Regularly read your credit report. One way to build a positive credit history is to make sure you know what information is being reported.



Check out our mobile app! Located in the Google Play Store and the Apple App Store!! Search JTVAECU in the store search bar!

You can also use the QR Codes Below!

**Apple**



**Android**



**ATM Locations**

You can use your Johnsonville TVA Employees Credit Union Debit Card surcharge free at these locations. This gives you 24 hour access to your checking account.

- 209 Hwy 641 North, Camden Branch
- 20405 East Main St., Huntingdon Branch
- 213 Long St., New Johnsonville Branch
- HOJO's Market Erin, TN
- Waverly (Murphy Oil, Wal-Mart)
- Busy Bee Cumberland City, TN



**Join Us in Celebrating International Credit Union Day**

**10-20-16:** Join us for food and giveaways. Help us celebrate what makes the Credit Union different.



**Wheels Ready For Winter?**



Winter's tough on wheels. Worried yours won't make it through another one? Lessen your stress: Get a new ride with a low-interest loan from the credit union. Whether it's new, or just-new-to-you, a reliable vehicle is a must, so start by doing your homework. Check out the reviews in the April issue of Consumer Reports and visit websites such as kbb.com (Kelley Blue Book) and edmunds.com. Ask friends and family what they like about their vehicles. Make a list of what's important to you. Then, get a pre-approved loan from the credit union. Now you're ready to visit dealers' lots to check out what's available. Be careful not to fall in love at first sight; love may not be blind, but it can cloud your vision. Once you've narrowed your choices, you're ready to deal. And with the pre-approved loan in your back pocket, you're in a strong position to get just the right vehicle for just the right price. Don't let winter get the best of you and your wheels. Contact the credit union today.



**Fall Into A Great Loan Rate**

The days grow shorter, reminding us Old Man Winter is just around the corner and will be on our doorstep before we know it. So now is the time to finish up those weatherization or other home improvement projects, pay off those high-interest credit cards, give the family room a makeover before the holidays, or even take that vacation you've been putting off. We have loans for any good reason: home improvement, debt consolidation, vacation, tuition, furniture, vehicles, clearing the deck of medical bills. Our great loan rates and terms can make it happen. So what are you waiting for? Call, click or stop in to explore your options. We think you'll find a loan that's in your best interest - whatever you need to live life to the fullest.

**The Last Word**

Maturity is the stage of life when you don't see eye to eye, but can walk arm in arm.