



ANNUAL MEETING 2025

Briarwood School
169 Briarwood Ave. Camden
April 5th/10:00am
Breakfast Provided

All members are invited to attend Annual Meeting 2025. Save the date April 5th!
****Cash and Prize Drawings** -Dell Laptop, Apple Watch, 50” TV and more!!**

2024 IRA DEADLINE APPROACHES

Tax Day is just around the corner, but there’s still time to open or make a contribution to your Individual Retirement Account for the 2024 tax year. You have until April 15th, 2025 to contribute up to \$7,000 (\$8,000 if you are age 50 or older) to a Traditional IRA and it may be tax-deductible. (The deduction amount depends on your income and whether you or your spouse are covered by a workplace retirement plan.)

Contributions to a Roth IRA are not tax deductible, but any interest you earn isn’t taxed and qualified distributions are tax free. The amount you can contribute is affected by your modified adjusted gross income and filing status. You’re not required to take any distributions. See your tax advisor for details, then contact the credit union to ask about your IRA savings options.

COMING SOON! Make a Payment: We’re making things easier!

You will be able to make a Johnsonville TVA Credit Union loan payment 24/7 from an external account. Watch for details on our website www.jtvaecu.org.

Attention: Coming Soon: New check order company

We are excited to partner with a new check ordering company, Main Street Checks. We plan to better serve you with faster delivery times, lower cost, more checks per order, and better member service. Your first order will need to be made through a credit union branch, after your first order you will be able to use the link on the website for future orders.

BRING YOUR AUTO LOAN TO THE CREDIT UNION

Refinance your auto loan from another financial institution to the Credit Union to see if we can lower your interest rate and monthly payment. Other benefits for you having your auto loan at your Credit Union: Personal Service, Payroll Deduction, Loan Payment accepted ACH from another financial institution, Title held locally, Payment Protection Insurance, Extended Warranty Protection and Gap Insurance available. For details, call or stop by any branch.

OFFICE LOCATIONS:

MAIN OFFICE

209 HWY 641 N.
CAMDEN, TN 38320
(731)584-7238
(800)338-4609

JVILLE LONG ST:

213 LONG ST
NEW JOHNSONVILLE,
TN 37134
(931)535-9000

CUMBERLAND CITY:

811 CUMBERLAND
CITY RD.

CUMBERLAND CITY,
TN 37050

(931)827-6266

HUNTINGDON:

20840 E. MAIN
HUNTINGDON, TN
38344

(731)986-2245



Money Talk

MEMBER BENEFIT

Johnsonville TVA Employees Credit Union members are eligible for our free \$2,000 Accidental Death and Dismemberment Insurance Coverage with Minnesota Life. Call or visit any branch to determine your eligibility and how to apply. Coverage is not automatic, member has to apply for coverage.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$1.00/Printout
Account Reconciliation	\$10.00/Hour
Account Research	\$10.00/Hour
Cashier's Check	\$1.00/Check (Credit Union checks cleared by the Credit Union)
Deposit Item Return	\$5.00/Item
Fax (Incoming)	\$1.00/Fax
Fax (Outgoing)	\$1.00/Fax
Inactive Account	\$5.00/Month if balance is less than \$100.00 and no activity in the past 12 months
Loan Processing	\$30.00/Consumer Loan
Photocopy	\$0.25/Copy
Statement Copy	\$1.00/Copy
Wire Transfer (Incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Replacement Debit Card (lost or stolen)	\$5.00/Card first replacement free
SHARE DRAFT ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$20.00/Item (each submission/resubmission)
Returned Item	\$20.00/Item (each submission/resubmission)
Stop Payment	\$10.00/Request
Copy of Draft	\$1.00/Draft
SPECIFIC ACCOUNT FEES	
Christmas Club - Early Withdrawal	\$10.00/Withdrawal if withdrawal occurs before October 1st of each year