



**ALCOA TENN**  
Federal Credit Union



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# Member Assets

An Official Publication of Alcoa Tenn Federal Credit Union...A Place Where You Belong

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## ATFCU Takes Part in Hunger Action Month

At Alcoa Tenn we understand that the strength of the Credit Union is heavily reliant upon the strength of our members. It's why we have always taken a need based focus approach to member service. Letting members' needs be our guiding light allows us to provide the right products and services to enhance their financial well-being which in turn helps us grow. It's the perfect representation of, "local people helping local people." However, living up to this phrase causes us to take a step back, look at the broader picture, and ask ourselves, "How do we improve the strength of our community?" The answer: continue to focus on the needs.

On August 29th, representatives from ATFCU attended Second Harvest Food Bank of East Tennessee's Hunger Action Month Kick-off. The annual nationwide effort brings awareness and activism toward ending hunger in



our communities. ATFCU, along with 138 local businesses and organizations held food drives for the entire month of September. Donation boxes were placed at each of the Credit Union's five locations, taking up canned goods and other non-perishable food items. High on the list of needs this year were "shelf-friendly proteins" such as canned tuna, chicken, and beans.

Hunger Action Month also brings with it Hunger Action Day which occurred on September 10th this year. As in years past, Credit Union Staff arrived to work

dressed in their best and brightest orange to bring awareness to the cause. Needless to say, it wasn't too difficult for many to dig something orange out of their closets since the official color of Hunger Action Day just so happens to be the same color of a certain college football team!

By the end of the food drive, members and Staff were able to round up over 100 food items. Second Harvest food drive coordinator, Nate Johnston stated that they were still figuring up a total of the overwhelming amount of food items donated community

wide. In the meantime, ATFCU proceeded with another food drive in October for those affected by the devastation of Hurricane Helene.

Often times, need driven service goes beyond providing a debit card or savings account. Even the smallest act of kindness can make a huge difference. For more information on Second Harvest Food Bank of East Tennessee visit [www.secondharvestetn.org](http://www.secondharvestetn.org).

The Credit Union will be  
**CLOSED**

### MONDAY

November 11, 2024  
in observance of

**VETERANS DAY**

### THURSDAY

November 28, 2024  
in observance of

**THANKSGIVING**

### TUESDAY

December 24, 2024  
Close at 12:00pm  
in observance of

**CHRISTMAS EVE**

### WEDNESDAY

December 25, 2024  
in observance of

**CHRISTMAS DAY**

### WEDNESDAY

January 1, 2025  
in observance of

**NEW YEAR'S DAY**

*Our gift to you for the Holidays*

# Extra Holiday Cash

...up to \$2,500<sup>00</sup> for 12 months  
*(rates as low as 7.99% a.p.r.)*

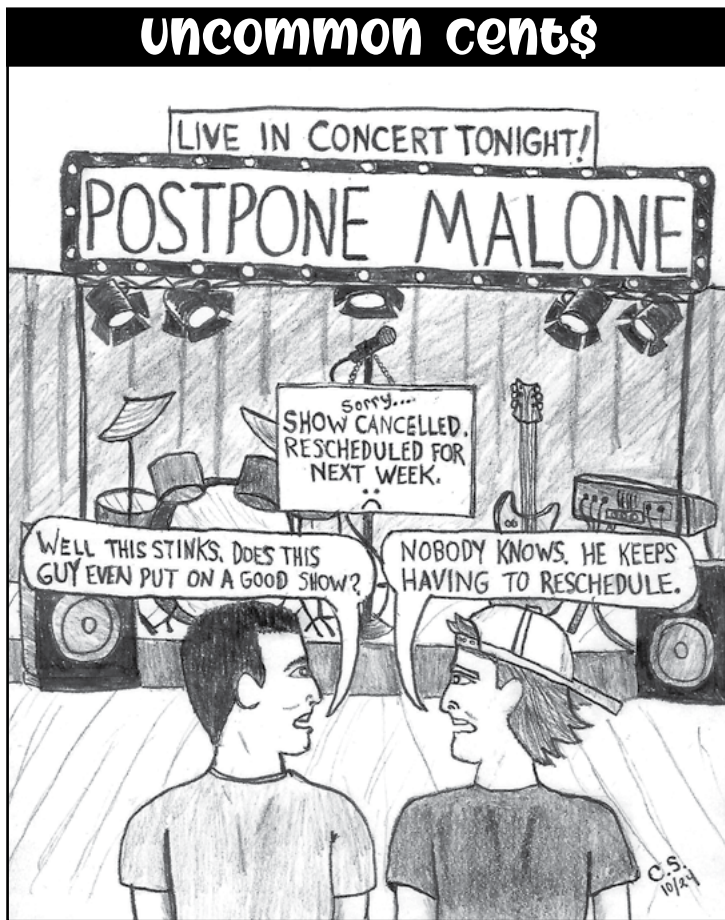
*Wrap up Christmas early!*


Now thru January 31, 2025. Rates subject to change. Restrictions / Conditions apply. See a loan officer for details.

# Alcoa Tenn Federal Credit Union Now Accepting Board of Director Nominations for 2025

The Nominating Committee for the Board of Directors of Alcoa Tenn Federal Credit Union is now accepting nominations for Board of Directors. Board Directors are volunteer positions which oversee policy decisions for the Credit Union. If you would like to nominate someone for a vacancy, submit their name, along with a biographical application to Alcoa Tenn Federal Credit Union, Attn: Board Nominations, PO Box 9001, Alcoa, TN 37701-9001. Or you may contact John Kincaid, Chair of the Nominating Committee at 977-3118; or David Gill, President Alcoa Tenn Federal Credit Union at 977-3118 by no later than November 30, 2024 Board member positions are filled with volunteers who serve three year terms and

are responsible for overseeing policies, as well as the financial safety and soundness for the credit union. A brief description of the board members' duties is as follows: Serves on board committees for efficient operation of the board, ensures the credit union maintains sound financial conditions, protects the credit union's assets, and develops policies for all credit union programs and activities. Please, contact John Kincaid, Chair, or David Gill, President/CEO, at 865-977-3118 or stop by the credit union office if you would like to submit a nomination for current vacancies. The 89th Annual Meeting will be held Thursday, March 20th, 2025 at Alcoa High School, 1205 Lodge St., Alcoa, TN.





## Annual Meeting

**March 20, 2025**

The 89th Annual Meeting will be held Thursday March 20, 2025, 6:00 pm at Alcoa High School, 1205 Lodge Street, Alcoa, TN 37701

### LOAN RATES

**New and Used Auto**  
Rates as low as:

**5.99% (36 mos)**  
**6.15% (72 mos)**

*With approved credit.  
All Rates Subject To Change.*

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**Visa Platinum Card**  
with rates as low as




**13.00%**  
*with NO annual fee!*

**First Mortgage**  
Contact your Mortgage Department at (865) 977-3118 for information on fixed rate 15 yr and 30 yr mortgages.

*All Rates subject to change*

ADJUSTABLE RATES

1 yr ARM 5.65% – 7.80% APR  
3 yr ARM 5.65% – 7.42% APR  
5 yr ARM 5.90% – 7.22% APR  
7 yr ARM 5.95% – 7.01% APR  
10 yr ARM 6.15% – 6.86% APR  
HELOC @ 8.00%

 <p><b>ALCOA TENN</b> Federal Credit Union</p>	<p><b>Management</b></p> <p>David Gill - <i>President/CEO</i> Robin Pratt - <i>VP of Accounting</i> Amber Sullivan - <i>VP Member Service &amp; Human Resource</i> Darlene Swaney - <i>VP of Lending</i> Paula Williams - <i>VP of Finance</i></p>	<p><b>Main Office</b></p> <p>124 North Hall Road (P.O. Box 9001) Alcoa, TN 37701 (865) 977-3118 (865) 977-0253, fax <b>Toll-Free:</b> <b>1-800-404-6008</b></p> <p>Lobby &amp; Drive Thru Mon - Thurs, 9:00 am - 4:30 pm Fridays until 6:00 pm</p>	<p><b>Foothills Office</b></p> <p>425 Foothills Mall Drive Maryville, TN 37801 (865) 977-1112</p> <p>Lobby &amp; Drive Thru Mon - Thurs, 9:00 am - 4:30 pm Fridays until 6:00 pm</p>	<p><b>Fairview Office</b></p> <p>2511 Highway 411 South Maryville, TN 37801 (865) 982-4392</p> <p>Lobby &amp; Drive Thru Mon - Thurs, 9:00 am - 4:30 pm Fridays until 6:00 pm</p>	<p><b>Tellico West Office</b></p> <p>160 Deer Crossing Tellico West Business Center Vonore, TN 37885 (423) 884-6124</p> <p>Lobby &amp; Drive Thru Mon - Wed, 9 am - 4:30 pm Thurs &amp; Fri until 5:00 pm</p>	<p><b>Eagleton Office</b></p> <p>2746 East Broadway Maryville, TN 37804 (865) 977-7795 (865) 977-6342, fax</p> <p>Lobby &amp; Drive Thru Mon - Thurs, 9 am - 4:30 pm Fridays until 6:00 pm</p>	
		<p><b>Digital ACCESS:</b> Internet Account Access <a href="http://www.atfcu.com">www.atfcu.com</a></p>				<p><b>24 Hour Accessline</b> Telephone Account Access (865) 977-7603 <b>Toll-Free: 1 (800) 404-9545</b></p>	