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

Volume XXXV • Issue 01 • January 2025



## 90 Days to First Payment!

New Year! New Car! With the option of 90 days to first payment, you can purchase your new or used car now and not make your first payment until Spring! Alcoa Tenn's experienced staff will make your purchase experience a memorable one. Be sure to protect yourself. Ask us about our GAP Insurance and get a quote for an extended warranty. Our warranty products are just as good, if not better, than you can get at the dealership. Best of all, we can save you money on your warranty purchase. Call or visit one of our five convenient locations for more details. We also offer online loan applications. Visit www.atfcu.com and click on the "Apply for a Loan" link to be directed to our online application.



#### THE CREDIT UNION WILL BE CLOSED

#### **MONDAY**

January 20, 2025 in observance of

**MARTIN LUTHER** KING JR. DAY

#### **MONDAY**

February 17, 2025 in observance of

PRESIDENTS DAY

# I CAN HELP WITH YOUR 401(k) OPTIONS

Changing jobs? What should you do with the 401(k) money you've accumulated? You may have up to four options (and may engage in a combination of these options): leave the money where it is, roll it over to your employer's new plan, roll it into an Individual Retirement Account (IRA), or cash it out.

I can help you explore these choices, and guide you through the necessary steps.

Call me today for information, or to schedule a consultation.



124 N Hall Road, Alcoa, TN 37701 jon.murray1@lpl.com 865.324.8504 Office 800 404 6008 Tall Free www.atfcu.com







## 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



# Nominations of 2025 Board of Directors

The Nominating Committee of the Board of Directors with Alcoa Tenn Federal Credit Union presents the following individuals for the upcoming Board of Directors vacancies:

STEPHEN GOINS has been a member of the credit union for over 25 years and a volunteer for the past 6 years. Stephen joined the Supervisory Committee in April 2018, where he served as chair from September 2022 until his appointment to the board in July 2024. Mr. Goins holds an associate's degree in business from Pellissippi State Community College. Mr. Goins has experience in business, having owned and operated small businesses within the community since 2005 while working with UPS. Mr. Goins has also given his time to his church with the YOKE Youth Ministry and served as a mission trip leader and the youth baseball and basketball coach. Mr. Goins considers it an honor to be able to serve the staff and membership of the credit union. He is excited about being able to participate in future growth and further development of the credit union.

TERRY JENKINS has been a member of the ATFCU Board of Directors for 23 years, holding the office of Board Secretary. In addition, Terry volunteers as Building & Grounds Committee Chair, Long Range Planning Committee member, Policies & Bylaws and Personnel Committees member. He has attended many CU Conferences and training sessions over the years. His willingness to serve ATFCU members earned him the Manges Volunteer Award in 2010. Terry retired from Alcoa, Inc. after 30 years of service in the electrical departments of the South, West, and North plants. He has also served on the Board of Directors of the Maryville-Alcoa Home Builders Association. Terry considers it a high honor to have served on the Board at Alcoa Tenn Federal Credit Union. During his years of service, the credit union has opened four additional branches and developed new services to better serve members.

MIKE GARNER was appointed to fill a vacancy on the Supervisory Committee in 2019. Mike received his degree from the University of Tennessee College of Law in 1976. He served as an attorney in Blount County until his retirement in 2018. Mike offers extensive volunteer experience to the credit union. He has served on various boards in the community, including The American Red Cross, Pregnancy Resource Center and Blount County Children's Home, where he served as Chair of the Board. He has also served on the Board of Directors for Yoke Youth Ministries. Mike has great respect for the credit union and is looking forward to learning more about its operations and serving its members and staff in the coming future.

There are currently three

vacancies for three-year terms. Pursuant to ATFCU Bylaws, Article VI, nominations for vacancies may also be made by petition signed by one percent with a minimum of 221 and a maximum of 500 signatures.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

A brief statement of qualifications and biographical data in such form as shall be approved by the Board of Directors will be included for each nominee submitted by the Nomination Committee with written notice to all eligible members. Each nominee by petition shall submit a statement of qualifications and biographical data with petition.

The closing date for receiving nominations by petition is

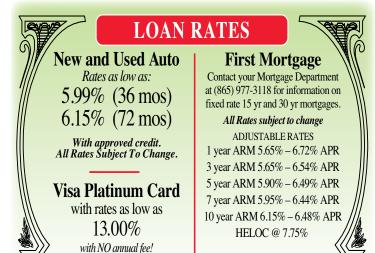
February 7, 2025.

The period for receiving nominations by petition shall in all cases, extend at least 30 days from the date of the petition requirement and the list of the Nomination Committee's nominees are mailed to all members.

Such nominations shall be accompanied by a signed certificate from the nominee or nominees state that they are agreeable and will serve if elected to office.

Nomination petitions may be picked up at any credit union office and returned to the attention of the Nominating Committee.

Current board members are: Al Cage, Chair, Stephanie Pierce, Vice Chair; Jarrod Millsaps, Secretary; Terri Lyon, Treasurer; Terry Jenkins, Mike Garner, Mike Brewer, John Kincaid, and Stephen Goins.



## ALCOA TENN Federal Credit Union

#### Management

David Gill - *President/CEO*Robin Pratt - *VP of Accounting* 

Amber Sullivan - VP Member Service & Human Resource

Darlene Swaney - VP of Lending Paula Williams - VP of Finance

#### Main Office

124 North Hall Road (P.O. Box 9001) Alcoa, TN 37701 (865) 977-3118 (865) 977-0253, fax Toll-Free: 1-800-404-6008

Lobby & Drive Thru Mon - Thurs, 9:00 am - 4:30 pm Fridays until 6:00 pm

#### Foothills Office

425 Foothills Mall Drive Maryville, TN 37801 (865) 977-1112

Lobby & Drive Thru Mon - Thurs, 9:00 am - 4:30 pm Fridays until 6:00 pm

#### Fairview Office

2511 Highway 411 South Maryville, TN 37801 (865) 982-4392

Lobby & Drive Thru Mon - Thurs, 9:00 am - 4:30 pm Fridays until 6:00 pm

#### Tellico West Office

160 Deer Crossing Tellico West Business Center Vonore, TN 37885 (423) 884-6124

Lobby & Drive Thru Mon - Wed, 9 am - 4:30 pm Thurs & Fri until 5:00 pm

#### Eagleton Office

2746 East Broadway Maryville, TN 37804 (865) 977-7795 (865) 977-6342, fax

Lobby & Drive Thru Mon - Thurs, 9 am - 4:30 pm Fridays until 6:00 pm

## Digital ACCESS:

Internet Account Access www.atfcu.com





#### 24 HourAccessline

Telephone Account Access (865) 977-7603 Toll-Free: 1 (800) 404-9545