

JANUARY 1, 2019

CELEBRATE85YEARS.COM



Extra! Extra! Extra!

JOIN US IN CELEBRATING OUR ANNIVERSARY

This year marks the 85th Anniversary for Knoxville TVA Employees Credit Union! What started as a small group of TVA employees needing a safe place to save and borrow, has now grown into 23 branch locations across East Tennessee. As “People Helping People,” we started by helping Members in the aftermath of the Great Depression and have

continued growing with our Members ever since. Through all the growth and changes, one thing has stayed the same; our commitment to serving our Members and helping them grow financially.

We wouldn’t have made it 85 years without you, and we want you to join us in celebrating this historic milestone throughout all of 2019!

There will be special events, branch activities, contests, giveaways and much more during this year-long celebration. To keep up with it all, visit **celebrate85years.com** and follow us on social media. We can’t wait for all the fun this year is going to bring! Here’s to you and our 85th year! **Thank you for making it all possible!**

Blast from the Past at Annual Meeting

Let’s celebrate like it’s 1934! To kick off our 85th Anniversary celebration, enjoy a blast from the past at our Annual Meeting at the Tennessee Theatre. This is a night out on the town you won’t want to miss!

**When: March 5, 2019
7:00pm**
**Where: Tennessee Theatre
604 S Gay Street
Knoxville, TN 37902**

Credit Union Trivia

Throughout the year, we’re going to test your knowledge of 1934 financial trends with a couple of trivia questions! Here’s your first round of questions!

Q: What was the average cost of a gallon of gas in 1934?

Q: What was the average cost of a new house in 1934?

A: 10 cents. It only cost 10 cents for a gallon of gas in 1934! My, how the times have changed!

A: \$5,970. Believe it or not, that was a lot of money back then!



CREDIT UNION WAYS TO STAY AHEAD

Debunking Myths About Credit Scores

It's a new year, so it's time to go back to the basics with your finances. Let's kick last year to the curb and start fresh! Building credit is foundational to establishing a great financial position, so let's start there! We want to help you get there and open the door to more opportunities. There are a lot of myths out there about credit, and we're going to debunk them!

Myth 1:

Checking Your Credit Score Hurts Your Score

Checking your credit score does NOT hurt your score. Keeping track of your credit score routinely is essential when building or maintaining your credit. You can check it for free at various sites online or through other credit scoring services.

Myth 2:

Income Affects Your Credit Score

Your income does not directly affect your credit score, but paying your bills on time does. No matter your income, paying your bills on time will have a great impact on your credit score.

Myth 3:

Debit Cards Help Build a Good Credit Score

Debit cards don't contribute to credit scores because they are linked to cash accounts like savings/checking. Open a credit card to help build your score!

Myth 4:

A Bad Credit Score Means You'll Never Be Approved for Anything

If your credit score isn't where you want it to be, this doesn't mean you'll never be approved for a loan, mortgage or other financial service. It just means there is some work to do in order to get there, and we'll be with you every step of the way to help achieve your financial goals!

Myth 5:

You Need to Go into Debt to Build a Good Credit Score

When building your credit score, going into debt is not the only way to get the job done. You just need to use credit products to build a solid credit score. This can mean simply opening a credit card, charging a manageable amount to it each month and paying it off every month. This will go a long way towards building a good credit score. You can start today by opening a low, fixed-rate credit card with the Credit Union!



Announcements & Upcoming Events

Turbo Tax Discount

Members can save up to \$15 on TurboTax Federal Products! Visit our website to learn more!

tvacreditunion.com/memberdiscounts

Martin Luther King Jr. Day Monday, January 21, 2019

All Credit Union locations will be closed on Monday, January 21, in observance of Martin Luther King Jr. Day

Presidents' Day Monday, February 18, 2019

All Credit Union locations will be closed on Monday, February 18, in observance of Presidents' Day