

Tennessee Valley Federal Credit Union
PEOPLE HELPING PEOPLE

Tennessee Valley Federal Credit Union (TVFCU) is a local financial institution with deep roots in the Chattanooga area. "This is our home. We grew up here, and we're raising our families here. And because we sincerely believe in the credit union philosophy of people helping people, we see our

responsibility as not only improving the financial situations of our more than 90,000 members, but also helping improve the quality of life for everyone in the Tennessee Valley," states W. Blake Strickland, President and CEO.

Like all credit unions, TVFCU is a not-for-profit cooperative institution owned and controlled by its members for the purpose of promoting thrift, providing credit at reasonable rates, and providing other financial services to its members.

employees are committed to giving back.

The Credit Union conducts an annual charity golf tournament for Students Taking a Right Stand (STARS) and participates in many community events, including Chattanooga's popular Riverbend Festival. "We value the partnership we have with Tennessee Valley Federal Credit Union," says Chip Baker, Executive Director of Riverbend. "Everyone should be fortunate enough to work with them. They are simply great at what they do!"

turned to TVFCU to make their dreams of home ownership come true. TVFCU has become a first choice for mortgage loans, with more competitive rates, quicker approvals and closings, and a wider range of borrowing options. A convenient "Auto Magic" financing program has made TVFCU the lender of choice for members when they are in the market for a new or used car, truck, boat, motorhome, travel trailer, camper, or even airplane.

Business owners have also turned to TVFCU for every-

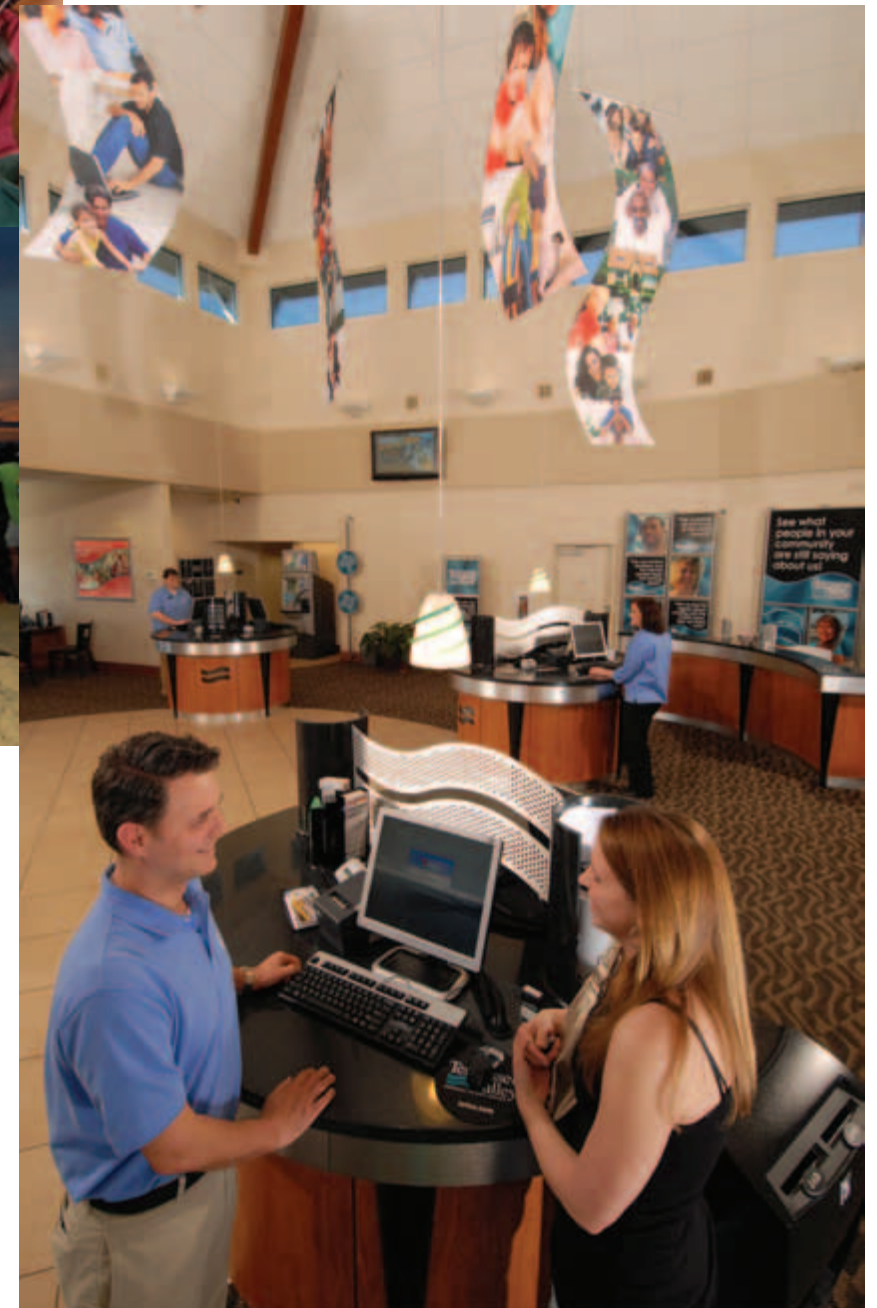
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◀ President & CEO, Blake Strickland, with students at JA In A Day.
◀ Youngsters enjoying the sand at TVFCU's Riverbend Beach.
▼ Interior view of one of TVFCU's "dialogue" branches.
- Photos by Alex McMahan



▲ TVFCU's Riverbend Stage, under the Walnut Street Bridge.
▶ Exterior view of one of TVFCU's newest branches.
- Photos by Alex McMahan



TVFCU has a strong commitment to the communities it serves and many organizations and community events have benefited from their involvement. TVFCU's volunteer Board of Directors and Senior Management Staff contribute time and expertise to a wide range of non-profit organizations. Whether they're teaching elementary school students for Junior Achievement's JA In A Day, walking in the March for Babies, or giving to The United Way, TVFCU's

TVFCU is proud of its long history of providing superior member service and remaining committed to helping members achieve financial health and realizing their financial dreams. The credit union continues to offer a wide array of cost saving financial services through numerous delivery channels designed to meet the needs of an ever increasing membership.

In addition to establishing traditional savings and checking accounts, members have

thing from business checking accounts and loans to debit cards, lines of credit, and money market accounts. An online cash management system also helps streamline the operations of business owners.

TVFCU offers a variety of online services, accessible through a single sign-on to better serve its members. Financial education for individuals, direct deposit capabilities, overdraft protection, payroll deduction, and loan payment protection round out

the wide array of services that make TVFCU the financial institution of choice for so many in the Chattanooga/north Georgia region.

With 14 branches by the end of 2010, and adding an average of one branch a year, the Credit Union has found that their growth has not only enabled them to serve more Tennessee Valley residents, but has also attracted more and more opportunities from groups seeking their involvement in

the community. "We're proud to have played a part in Chattanooga's renaissance," states Mr. Strickland. "Like our Credit Union, Chattanooga has come a long way in the last thirty years, and we're excited about our growing role in the future of this wonderful community."