



Phone: 423.870.7610  
Visit us at [www.trustfcu.com](http://www.trustfcu.com)

**Northgate Branch**  
2186 Northgate Park Lane  
Chattanooga, TN 37415

**Gunbarrel Branch**  
1529 Gunbarrel Rd.  
Chattanooga, TN 37421

**Unum Branch**  
500 Walnut St, Suite 108  
Chattanooga, TN 37402

**Hamilton Village Branch**  
7555 Goodwin Road  
Chattanooga, TN 37421  
*Cigna Employees Only*

Volume 19, Issue 1

Quarterly Newsletter

1<sup>st</sup> Quarter 2018

## Unum Branch New Location

We are excited to announce that our Unum Branch will be moving into a new space in January. The new space will be nearly double the size of the current Unum Branch and will serve as the credit union's Main Office.

The new location is directly across Walnut Street from our current branch. There will be direct access to the branch from a dedicated door on Walnut Street. The branch address is 555 Walnut Street in Unum's West building. There will be lots of signs to direct you to our new location.

In order to facilitate the move, the Unum Branch will be closing at 2:00 p.m. on Friday, January 26th. The new branch will open on Tuesday, January 30th.

There is still free parking for members doing business with the credit union in Unum's Visitor Lot.



### OUR MISSION STATEMENT

*"To provide safe and sound financial services and products to our field of membership while maintaining the highest standards of ethics and integrity."*

*Since 1934*

### Holiday Schedule

**WE WILL BE CLOSED**

**MLK DAY**

Monday, January 15<sup>th</sup>

**PRESIDENT'S DAY**

Monday, February 19<sup>th</sup>

## Annual Meeting

Please join us for our Annual Meeting to be held Thursday, March 22nd 2018 from 3:00 p.m. to 4:00 p.m. in the Unum Atrium. The Annual Meeting consists of the credit union's business meeting for the year as well as the board member elections (see page two for details). Refreshments will be available as well as free Trust FCU logo items. Attendees will also have a chance to win one of THREE \$500 Visa Gift Cards!



**Start your New Year savings resolution with a Share Certificate "CD"**



*APY is the Annual Percentage Yield. Limited time offer. \$500 minimum deposit. Penalty applies for early withdrawal. Share Certificate Specials do not automatically renew.*



### Our Cool New Rates

6 months	0.80% APY
15 months	1.25% APY
18 months	1.35% APY
24 months	1.45% APY
30 months	1.55% APY



### DID YOU KNOW?

We have FREE Financial Education videos on our website! Learn about budgeting, saving for emergencies, retirement planning, buying vs. leasing and much more at [www.trustfcu.com](http://www.trustfcu.com)

# 2018 Board of Directors Election

Per the credit union's bylaws, the Nominating Committee is tasked with selecting candidates to fill the ballot for the election of Board Members to be performed at the annual meeting. After the Nominating Committee has selected candidates, other candidates may ask to be placed on the ballot by submitting their resume and a petition signed by 1% of the membership by the stated deadline. If the number of candidates equals the number of open positions, there will not be a ballot at the annual meeting and there will be no nominations from the floor. The candidates will be elected by acclamation.

For 2018, there are four available positions that are for a three year term. The Nominating Committee has selected current Board Members, Sue Moore, Bruce Chambers, Sean Goff and Michelle Holland, for these positions.

**Sue Moore** has been a Board Member since 2006.

**Bruce Chambers** has been a Board Member since 2006 and has served as Vice Chair during his time on the Board of Directors.

**Sean Goff** has been a Board Member since 2006 and has served as Secretary during his time on the Board of Directors.

**Michelle Holland** has been a Board Member since 2009 and has served as Treasurer during her time on the Board of Directors.

Additional interested candidates have until close of business on February 5<sup>th</sup>, 2018 to submit their resume and petition signed by 80 members of the credit union in order to be placed on the ballot.

## Pre-owned Vehicles for Sale

Looking for a car? Check out the deals that Trust FCU has to offer on our pre-owned vehicles! You can view our current vehicles at: [www.trustfcurepos.com](http://www.trustfcurepos.com)



## Community Involvement

This year the employees came together and donated items and money to a local pet shelter and also the Chattanooga Food Bank to help those in need during the holidays.

The Chattanooga Audubon Society had another record breaking year with their Annual Acres of Darkness. Over 1,900 guests visited the haunted wood and helped raise money for the organization. Thanks to everyone that participated and volunteered!

We enjoyed meeting folks and answering questions about finance at the HoHo Expo! We even saw Santa.



Follow us on these social media sites!



## Financial Facts (As of November, 2017)

Members	9197
Assets	\$78,073,866.97
Deposits	\$69,891,442.48
Loans	\$66,634,973.63

### Federally insured by NCUA



### Trust FCU Out and About



Please visit us at the Chamber of Commerce's annual Business Expo on Feb. 13<sup>th</sup> from 10am to 4pm (no cost for public entry) at the Chattanooga Convention Center. Stop by our booth and learn more about the credit union and our financial education program.

### Board of Directors

Tony Sanders	Chair
Paul Larkins	Vice Chair
Robbi Henderson	Secretary
Michelle Holland	Treasurer
Terry Hoyer	Director
Bruce Chambers	Director
Sue Moore	Director
Sean Goff	Director
Julie Harper	Director

### Supervisory Committee

Marji Fortmiller	Chair
Andy Gaither	Member
Cathy Lovejoy	Member

### President/CEO

David Smart