

## Annual Meeting

Please join us for our Annual Meeting to be held Thursday, March 28, 2019 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. 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!



### 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*

## 2019 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 2019, there are two available positions that are for a three year term. The Nominating Committee has selected current Board Member Paul Larkins, and Travis Bowlin for these positions.

Additional interested candidates have until close of business on February 11<sup>th</sup>, 2019 to submit their resume and petition signed by 80 members of the credit union in order to be placed on the ballot.

### Holiday Schedule

WE WILL BE CLOSED

**MLK DAY**

Monday, January 21<sup>st</sup>

**PRESIDENT'S DAY**

Monday, February 18<sup>th</sup>

LET US HELP PAY OFF YOUR HOLIDAY EXPENSES WITH A

## SIGNATURE LOAN

rates starting at **8.99% APR**  
(Annual Percentage Rate) for 48 months\*

\*Rates are subject to change at any time without prior notice.  
Based upon member's creditworthiness and collateral.  
Other rates, terms, and conditions may apply.



### DID YOU KNOW?

You can make a deposit into your account directly from your Smart Phone? Why make a special trip to the credit union? Just use the remote deposit capture in the TRUST App!

## Keep or Toss: How Long Should I Hang Onto My Financial Documents?

Every year, it's nice to do a bit of "financial spring cleaning" and declutter your desk drawers. Read on to find out what you should be saving, and what's OK to shred.

### Keep forever

Super-important life stuff that's usually a pain to replace: birth and death certificates, Social Security cards and ID cards, passports, marriage licenses and divorce decrees, copies of wills, trusts, and powers of attorney, adoption papers, records of paid mortgages, safe-deposit box inventory.

### Keep for 7 years

Includes all supporting documents for your income tax return (7 years is how far back the IRS can go to audit a tax return). Keep the following: income tax returns, forms that support income or a deduction on your tax return (e.g., receipts, canceled checks, W-2 forms), records of selling a house or stock, records of paid-out loans, records of sold investments, mortgage documents, medical records (including bills, prescriptions and health insurance information).

### Keep for 1 year

This category consists of monthly statements, bank statements, pay stubs, quarterly investment statements, and canceled checks.

Sorting through financial documents is a pretty straightforward process once you figure out how long you need to hang onto specific types of documents. Doing a periodic cleanup will save you time and hassle in the long run, and will keep your desk drawers and filing cabinets clutter-free in the meantime!



## Community Involvement

Each year the Trust FCU staff come together to make donations to a local charity. This year we supported the Ronald McDonald House Charities. Thank you RMH Charities for all you do for families in our community!



The Chattanooga Audubon Society had another record breaking year with their Annual Acres of Darkness. Over 2,300 guests visited the haunted wood and helped raise money for the organization. Thanks to everyone that participated and volunteered!



## Financial Facts

(As of November, 2018)

Members	9,637
Assets	\$82,663,653.25
Deposits	\$74,180,470.90
Loans	\$69,648,081.40

Federally insured by NCUA



## Trust FCU Out and About



Please visit us at the Chamber of Commerce's annual Business Expo on March 20<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

Follow us on these social media sites!

