

What's New in the CU: **NOVEMBER 2019**



Member Appreciation Day

Everyone likes a party, right?! Well, so do we! This year, Member Appreciation Day was Friday, October 25 and all our branches joined in on the festivities.

We served up some food, dished out some fun, and gave away a vintage-inspired lantern as a nod to our 85th Anniversary. "We always want to make sure we celebrate our Members," said Chief People Officer Kimberley Trimble. "They're our first priority and this is another way we get to show them how much we appreciate them!"

We're so grateful we've gotten to serve this community for the past 85 years and are so glad we could celebrate with you! To see more of the fun activities we have planned in honor of our 85th anniversary, visit Celebrate85Years.com.



ANNOUNCEMENTS & HOLIDAY HOURS



Thanksgiving Hours

*Wednesday, Thursday & Friday
 November 27-29, 2019*

All branches will be open until 5 PM on Wednesday, November 27 and our Turkey Creek branch will be open until 8 PM. All branches will be closed Thursday, November 28 and Friday, November 29 in observance of Thanksgiving. On Saturday, November 30 branches will resume normal hours.



Classic Cinema Matinee

December 15, 2019 | 2 PM & 5 PM

Come join us at the Tennessee Theatre for two special showings of *It's a Wonderful Life*, starring James Stewart. This event is FREE and open to the public!



Christmas Hours

*Tuesday & Wednesday
 December 24-25, 2019*

All branches will close at 12:30 PM Tuesday, December 24 and will be closed all day Wednesday, December 25 in observance of Christmas.



New Year's Hours

*Tuesday & Wednesday
 December 31, 2019 - January 1, 2020*

All branches will be open until 5 PM on New Year's Eve. All branches will be closed Wednesday, January 1 in observance of New Year's Day.

**Even during holiday closings you can still access your account 24/7 with online and mobile banking. Debit and credit card support is also available 24/7 by calling (865) 544-5400 and selecting option 5 for Cards.*

(865) 544-5400
tvacreditunion.com 
Upward & Forward.

The best way to spread holiday **CHEER** is shopping **SAFER** throughout the **YEAR.**

We have a few tricks up our sleeves to keep those people on the naughty-list far away from your info!

- 🔒 **Card Fraud Text Alerts:** Let us worry for you! If we see any suspicious charges come through, we will send you a text about the purchase. You can either deny or confirm the purchase, giving you peace of mind!
- 🔒 **Direct Deposit:** It's the safest way to get paid. And if that wasn't reason enough, direct deposit usually means you can get your money faster and even when you're out of town!
- 🔒 **Credit Score:** Now get alerts every time your credit score changes. Credit Score helps you monitor changes that could be unusual activity. Sign-up today to get free alerts on your credit score through online banking or the mobile app!

Just a few ways we try to help you stay safe this season.

*Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. ** Walgreens is a registered trademark of Walgreens Boots Alliance, Inc.



DON'T GET SKIMMED THIS HOLIDAY

The best defense is a good offense! And the best way to protect yourself against skimmers is to know how to spot them. All you need to remember is SCAN!

- 🔒 **S:** Scan your surroundings. Look to see if there's anything out of place.
- 🔒 **C:** Check for any tampering. Are the panels dented or broken?
- 🔒 **A:** Assess the card reader. The colors should match and no graphics should be misaligned or cut-off.
- 🔒 **N:** Nudge the keypad. Most skimmers are made to be temporary, so they usually can come loose.

This cookie will make you a *Holiday Hero!*

Check out our Credit Union's Cookie Recipe and add it to your family's baking book today!

Cookie Recipe Ingredients:

- 1 C. Butter
- 1 C. Granulated Sugar
- 1 tsp. Vanilla
- 1 Large Egg
- 2 tsp. Baking Powder
- 3 C. All-Purpose Flour

DIRECTIONS:

1. Preheat oven to 350° F.
2. In a medium bowl, combine baking powder with flour and set aside.
3. In a large bowl, cream butter and sugar for 3 minutes or until smooth.
4. Add in the egg and vanilla, beating until blended.
5. Slowly add in flour mixture a little at a time while slowly beating. The dough will be stiff. Finish kneading by hand if necessary.
6. Divide dough and roll one portion on floured surface to ¼ inch thickness. Dough must be room temperature to roll. Cut cookies.
7. Place on cookie sheet and bake for 6-8 minutes.
8. Let cool on the cookie sheet until firm enough to transfer to a cooling rack.
9. Ice cookies when cool.

Icing Recipe Ingredients:

- 2 C. Powdered Sugar
- 1 ½ tsp. Corn Syrup
- 2 tsp. Canola Oil
- 3 Tbsp. Hot Water
- Food Coloring

DIRECTIONS:

1. Combine all ingredients in bowl and beat until smooth.
2. Divide icing into separate bowls and add food coloring.
3. To thin icing, add more water a few drops at a time to get desired consistency.
4. To thicken icing, add more powdered sugar to get desired consistency.
5. Spread thin icing on cookies with small spatula. Pipe thicker icing for finer details.
6. Let icing harden and enjoy!

Recipe courtesy of Todd DeGroot

RESOURCE SPOTLIGHT

Your Quick Guide on How to Create a Holiday Budget

Did you know the average adult is expected to spend \$885 on gifts this holiday season? That's a lot of moolah! When you don't have a plan, it's easy to overspend. Here are five steps to create a holiday plan you can actually stick to!

STEP 1: Decide who you're shopping for. Make a list of your loved ones!

STEP 2: Assign a dollar amount and budget how much you think you'll spend on each person.

STEP 3: Crunch the numbers! Tally up the total amount you plan to spend.

STEP 4: Don't forget the "extras"! Add in other expenses, such as cards or wrapping supplies that can be looked over.

STEP 5: Got your number? Great! You know how much you plan to spend at Christmas. Just divide that number by 12 to get an idea of how much you need to save each month!

To put your savings on auto-pilot, consider setting up an automatic transfer to a Christmas Club Savings Account. That way you'll always be ready for Christmas!

Christmas Budget

NAME	GIFT IDEA	PRICE	ACTUAL COST
1. Mom	Manicure Giftcard	\$40.00	\$40.00
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			



THANK YOU

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Thank you to every member, employee, family and friend who voted. We wouldn't be here without you and are so grateful for the opportunity we've had to serve this amazing community for the past 85 years.

Sincerely,

Your Credit Union Family