

WINTER 2025



MONEY TALK

A Newsletter for TVACCU Members

1405 South Wilson Dam Rd. - Muscle Shoals, AL 35661

(256) 386-3000

(888) 274-2128



NEWSWEEK

RECENTLY NAMED

For the
2nd year in a
row...



WE

OUR
MEMBERS

AS ONE OF

2025

**AMERICA'S BEST
REGIONAL BANKS &
CREDIT UNIONS**



**WHO'S LOOKING IN
YOUR MAILBOX?**

Switch to **E-Statements**

SECURE • CONVENIENT

Good for the Environment

Good for YOU!

Log into Online Banking

Click on E-Statements



Happy Retirement

Joyce
Ragland

All the Best



For over 17 years, Joyce Ragland has been a ray of light to all of those around her. Her TVACCU co-workers have had the privilege of knowing that no matter the circumstance, Joyce was always there to show support, lend an understanding ear, and especially...make you laugh! To see Joyce with her members was to see a genuine exchange of mutual respect & heartfelt appreciation. Holding numerous positions such as ACH Administrator & Head Teller, Joyce's dedication, giving heart, & expertise will always be a testament of excellence that will define our credit throughout our future! **YOU WILL BE MISSED**

*In behalf of our CEO,
Board of Directors, &
Supervisory Committee...*

**Thank
you!**

**FOR BEING
PART OF OUR
TVACCU
FAMILY!**

BOARD OF DIRECTORS

Larry Softley Jr., *Chairman*

Tim Cornelius, *Vice Chairman*

Frances Brown, *Secretary/Treasurer*

Lewis Frederick

Joan Marsh

M.J. Ligon

Claude Eubanks

Jim Green

Heather Montgomery

SUPERVISORY COMMITTEE

John Soileau

Cameron Kay

Colandra Nelson

CEO

Sammy Clements

**2025 HOLIDAY
CLOSINGS**

**JANUARY 1 WEDNESDAY
NEW YEAR'S DAY**

**JANUARY 20 MONDAY
MARTIN LUTHER KING, JR. DAY**

**FEBRUARY 17 MONDAY
PRESIDENT'S DAY**

**MAY 26 MONDAY
MEMORIAL DAY**

**JUNE 19 THURSDAY
JUNETEENTH**

**JULY 4 FRIDAY
INDEPENDENCE DAY**

**SEPTEMBER 1 MONDAY
LABOR DAY**

**OCTOBER 13 MONDAY
COLUMBUS DAY**

**NOVEMBER 11 TUESDAY
VETERANS DAY**

**NOVEMBER 27 THURSDAY
THANKSGIVING DAY**

**DECEMBER 24 WEDNESDAY
CHRISTMAS EVE**

All Branches Close at Noon

**DECEMBER 25 THURSDAY
CHRISTMAS DAY**

STATISTICALLY SPEAKING

TVACCU is setting records for outstanding growth and thanks are due to YOU, our members who support your Credit Union. Here are recent statistics, compared to those of a year ago.

GROWTH CATEGORY	December 2023	December 2024
ASSETS	\$406,302,200.37	\$398,175,605.80
LOANS	\$135,269,190.13	\$149,845,792.44
RESERVES	\$66,393,148.12	\$71,487,758.41
MEMBERS	19,639	19,787

Dr. Hicks Blvd

303 E. Dr. Hicks Blvd
Florence, AL 35630
[\(256\) 246-2994](tel:(256)246-2994)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Florence/Mall Court

406 N Mall Court
Florence, AL 35630
Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.
Sat: 8:00 a.m. - Noon

Cloverdale Road

2815 Cloverdale Road
Florence, AL 35633
[\(256\) 792-3408](tel:(256)792-3408)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Killen

150 Brush Creek Rd
P. O. Box 398
Killen, AL 35645
[\(256\) 588-0004](tel:(256)588-0004)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Wilson Dam Road

1405 South Wilson Dam Rd
Muscle Shoals, AL 35661
[\(256\) 383-1019](tel:(256)383-1019)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Sheffield

425 Cox Blvd
Sheffield, AL 35660
[\(256\) 248-0081](tel:(256)248-0081)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.
Sat: 8:00 a.m. - Noon

Reservation

TVA Reservation
Muscle Shoals, AL 35662
[\(256\) 386-3000](tel:(256)386-3000)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Tuscumbia

211 6th Street
Tuscumbia, AL 35674
[\(256\) 978-6565](tel:(256)978-6565)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.

Browns Ferry

10835 Shaw Road
Athens, AL 35611
[\(256\) 729-4700](tel:(256)729-4700)

Hours

Lobby M - F
7:30 a.m. - 4:00 p.m.

Athens

616 E. Hobbs St
Athens, AL 35611
[\(256\) 230-9317](tel:(256)230-9317)

Hours

Lobby & Drive-up: M - F
8:30 a.m. - 5:00 p.m.



Member accounts federally insured up to at least \$250,000 by the National Credit Union Administration. Any rates quoted as Annual Percentage Rates are subject to change without notice.