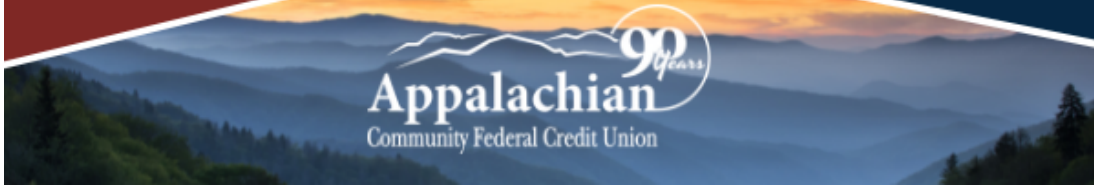


Spring 2022 The Calling



MESSAGE FROM THE CEO



Dear Members,

Springtime is the season of *renewal*, and in a sense, your credit union is experiencing its own kind of *renewal*. As we kick off a year of celebrating 90 years in business, there is no better time than now to reflect on what has helped us succeed, what our challenges have been, and what it will take to continue providing the experience our members expect and deserve.

Someone recently said, “things are changing faster than ever, and it’s the slowest it will ever be.” Isn’t that the truth! At ACFCU, we are committed to providing solutions for today’s unique financial challenges, but we are just as committed to being your trusted advisor for financial needs. Those aren’t empty words; that’s why we’re here. And we help you best when we hear from you. We don’t believe in sitting inside our offices, pretending to know what you need. We will soon be emailing you quick surveys about your transactions. I encourage you to use this as one way to tell us how we can *renew* our service to you.

I’d also like to take this opportunity to share BIG NEWS! I promised in December to let you know the new location for our Administrative Office. I am happy to announce that renovations are currently underway to take up residence in a historic building in downtown Kingsport, on East New Street! We chose the location based on several factors: where our members and staff live; where opportunity lies; where we can *renew* our engagement with the Kingsport community that gave us our beginning 90 years ago. It will most likely take the remainder of 2022 for work to be completed. We will keep you posted on progress along the way. You will know we’re close to moving when you receive an invitation to our Grand Opening!

In the meantime, on behalf of our volunteer Board of Directors, Supervisory Committee and the entire Appy Team, thank you for your membership! YOU are the reason we are still here after 90 years. We look forward to starting the celebration at our Annual Meeting on April 19 in Rogersville and at many special events throughout the year! Make sure to “Like” us on Facebook so you know where we’ll be!

Have a beautiful season of renewal!

In Kindness,
Kelly J. Smith
President/CEO

ACFCU & YOU

Loans for What's Calling You

--	--	--



Boats

Tranquility is Calling...

Did you know research shows being near water can lower stress and anxiety and increase an overall sense of well-being and happiness?

Get out there today with a low rate boat loan!

Apply online or contact us to get pre-approved!

Certain terms and conditions apply. Loans subject to approval.



HELOCs

Possibilities are Calling...

Start planning your spring and summer "to-do" list! We've got you covered with our Home Equity Line of Credit (HELOC).

Convenient, flexible access to funds and no closing costs!

Apply online or contact our Loan Team today!

Certain terms and conditions apply. Loans subject to approval.



Motorcycles

Adventure is Calling...

Warmer weather is upon us! Hit the open road with an ACFCU motorcycle loan!

We offer rates as low as **3.50% APR*** and **SAME DAY** pre-approvals!

Click [here](#) to apply online now!

**APR is Annual Percentage Rate. Certain terms and conditions apply. Loans subject to approval.*



Calling All Stories!

ACFCU is celebrating 90 years of the Appy Way this year, and we want to hear from you!

Do you remember opening your first ACFCU savings or checking account? Do you have a special memory of getting your first car or home loan? Do you know a piece of unique history about us from years past?

Email your story to marketing@myACFCU.org. We would love a photo to go along with it!

Celebrate with a Special Rate!

In honor of our **90th** anniversary, we are offering **0.90% APY*** on a **42-month CD or IRA**. This special is good for a limited time only ~ **don't miss out!**

**APY is Annual Percentage Yield. 42 month term. Limited time only & subject to change. New money only. New money defined as funds not currently on deposit with ACFCU. Early withdrawal penalty may apply. \$1000 minimum deposit. Term, interest rate, & APY accurate as of 2.22.22.*



ACFCU Team Announcements

Financial Advisor Shane Smith named CFA Charterholder

Quality Financial Concepts (QFC) Advisor Shane Smith recently earned the Chartered Financial Analyst (CFA®) designation.

The CFA® program is a post-graduate certification offered by the CFA® Institute and recognized internationally. The program specializes in advanced investment analysis and is one of the highest distinctions in the investment management program.

Smith also holds his Series 7 and 66 federal securities licenses as well as his Series 24 license, a supervisory license for brokers trading in stocks, options and general securities. Through ACFCU's



long-standing alliance with QFC, he is able to provide our members with expert portfolio analysis, investment strategies, retirement planning and more.

It's never too early to start planning! For more information or to schedule an appointment in one of our branches, contact Shane at 423-378-2812 or mssmith@qualityfinancial.com.

M. Shane Smith, CFP®, Branch Office of and Securities offered through Crown Capital Securities, L.P. Member FINRA & SIPC. Advisory services offered through QFC Advisory LLC. Tax services and insurance offered

through QFC Services LLC. QFC Advisory LLC and QFC Services LLC are wholly owned by Quality Financial Concepts LLC (collectively, QFC). CCS and QFC are not affiliated.

Not NCUA Insured. No Credit Union Guarantees. May Lose Value.

Annual Membership Meeting



All ACFCU members are invited to attend.

The Nominating Committee will present Mr. Joe Boggs and Mr. Tom Segelhorst for re-election to the ACFCU Board of Directors. There will be no nominations from the floor. Mr. Boggs and Mr. Segelhorst will be declared elected by acclamation.

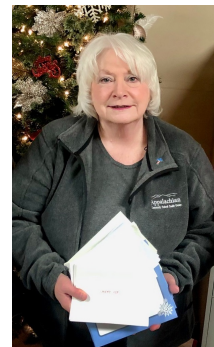
Kindness is Calling!

Special Delivery

ACFCU's Patty Stevenson (*pictured right*) delivered more than 700 Christmas cards to the patients and residents of the VA in Johnson City this past December. Patty has a history of spreading holiday cheer to local veterans.

This is the 11th year she's led this special project and the 3rd year she's enlisted the ACFCU team to help sign cards.

Thank you, Patty, for bringing holiday joy to the lives of countless veterans in our community over the years through your Christmas card outreach program!



Kingsport Chamber Annual Dinner



ACFCU was a proud sponsor of the Kingsport Chamber Annual Dinner on Friday, February 4 at Meadowview Conference Resort and Convention Center.

The Kingsport Chamber of Commerce's mission is to utilize resources and focus efforts on enhancing a strong and viable business environment for the Kingsport area.

We are honored to be a member of this critical community organization and thankful for all of their hard work!

Pictured l. to r.: Zach and Ashleigh Salyer, ACFCU Consumer Loan Originator

Gathering in the Gap

ACFCU is sponsoring Gathering in the Gap, a music festival to celebrate the rich tradition of old-time and bluegrass music found in Southwest Virginia.

The event will be held on and around the grounds of the Southwest Virginia Museum Historical State Park on Saturday, May 28 from 12 p.m.-10 p.m. This year's main stage event will feature Dave Eggar & Bristol Lightening and country music legend Crystal Gale!

Park Manager Gretchen Cope accepted the donation on behalf of the Friends of the Southwest Virginia Museum.

Pictured l. to r.: Gretchen Cope and Richelle Brooks, ACFCU Norton Branch Manager



Follow #TheAppyWay   



Copyright © [--CurrentYear--] Appalachian Community FCU. All Rights Reserved. This email was sent to you by Appalachian Community FCU located at 5034 Bobby Hicks Hwy, Ste 2, Gray, TN 37615.

If you no longer wish to receive emails from us please go [here](#).