

Spring 2023  
**The Calling**



## MESSAGE FROM THE CEO

Greetings, Friends!



First, let me say what an honor it is to address you in my new role as President and CEO of Appalachian Community Federal Credit Union.

As some of you know, I joined the credit union a couple of years ago as Chief Lending Officer. I was quickly made to feel welcome and within the first week, I knew I had found my new home. I immediately recognized there was something special about this credit union. That something special was, and still is, our members and our ACFCU team.

Our industry, like our entire world, is changing at such a rapid pace. So many exciting opportunities await us. We continue to look for new and better delivery channels for your financial services, ways to improve on your member experiences, and ways to increase our memberships and relationships in our communities.

In the meantime, our progress continues on schedule for our new administrative office on New Street in Kingsport. We are excited to announce our downtown Kingsport headquarters will also feature a full-service branch and a community room with a capacity of 150. We hope to move from our Gray location to Kingsport in June.

With that being said, I want to reassure our members that our full-service Gray drive-thru located at 5034 Bobby Hicks Highway will remain operational even after the move. We look forward to continuing our service to our members in Gray and the surrounding areas. Our Johnson City, Kingsport-Stone Drive, Rogersville, Tenn. as well as our Norton, Va. locations will also remain operational with no other changes to locations at this time.

I also want our members to know the credit union system and ACFCU are well-capitalized and on solid footing. No one has ever lost a single penny of insured share deposits within the credit union system.

The Tennessee Credit Union League is celebrating the 100th anniversary of Tennessee credit unions this year. That's 100 years of people helping people, and ACFCU has been around for almost 91 of those. We are here to stay.

In closing, I want to cordially invite you to join us for our 91st Annual Meeting on Tuesday, April 25, 5:30 p.m. at the Food City Press Room, 300 Clinchfield Street, Kingsport.

I look forward to meeting you and serving you and your family in my new role. Thank you for your membership!

With appreciation,  
Andrew J. Mullins  
President/CEO

Pictured below: The Future ACFCU Administrative Offices



## ACFCU & YOU

### Loans for What's Calling You



**Autos**

#### Saving Money is Calling...

Whether you're looking to purchase a new or used vehicle - or wanting a lower monthly payment than your current loan - ACFCU has **Auto Loans** with competitive rates and terms you're looking for.

**Get pre-approved to make the auto buying process quick and convenient!**

**Apply online** or **contact us** to be pre-approved today!

*Certain terms and conditions apply. Loans subject to approval.*



**Motorcycles**

#### Adventure is Calling...

With warmer weather on its way, it's time for a new adventure on the open road! We'll get you out there in no time with a new or used **Motorcycle Loan**.

**Enjoy competitive rates and same-day pre-approvals!**

Get pre-approved by **applying online** today!

*Certain terms and conditions apply. Loans subject to approval.*



**HELOCs**

#### Upgrades are Calling...

Make upgrades to your home with a **Home Equity Line of Credit (HELOC)** from ACFCU!

**With an ACFCU Home Equity Line of Credit, there's no need to wait on the new bathroom (kitchen, bedroom, or backyard oasis) of your dreams!**

**Apply online** for your HELOC or contact the **Loan Team!**

*Certain terms and conditions apply. Loans subject to approval.*

### Warm Up with a Great Rate!

Warm up with a great rate! For a limited time, you can earn **4.05% APY\*** with an **11-month Certificate** or **IRA** from ACFCU!

**Call 800-378-3778 or stop by a branch near you today to learn more!** Click **HERE** to view all ACFCU deposit rates.

*\*APY is Annual Percentage Yield. 11 month term. Limited time only & subject to change. Early withdrawal penalty may apply. Term, interest rate, & APY accurate as of 4.13.23.*

Warm up with a  
**Great Rate!**

**4.05** %  
APY\*

**11** Month  
Certificate/  
IRA

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'SavvyMoney.'

## Annual Membership Meeting

# 91st Annual ACFCU Membership Meeting

**Tuesday, April 25, 2023 | 5:30 PM**

**Food City Press Room  
300 Clinchfield Street  
Kingsport, TN 37660**

**All ACFCU members are invited to attend.**

The Nominating Committee will present Mr. J.B. Oaks and Ms. Laura Kelly for re-election to the ACFCU Board of Directors. There will be no nominations from the floor. Mr. Oaks and Ms. Kelly will be declared elected by acclamation.

## Kindness is Calling!



### Domtar Visit - Grand Reopening

The Appy Team visited our friends at Domtar in Kingsport to congratulate them on officially resuming operations in January. They gave our credit union its start in 1932 as Mead Paper Mill. Now more than 90 years later, we are still proud to serve Domtar employees and the surrounding community. ACFCU Business Development Manager Cody Holmes and Kingsport Branch Manager Sherri Eaton along with Marketing Specialist Hannah Hutchins delivered doughnuts as a special treat to these hard-working

employees.

### Second Harvest Food Bank

Several members of Team Appy volunteered at Second Harvest Food Bank on March 18 to help prep bags for children who need extra meals when not at school. Second Harvest provides over 5,000

backpack meals each week, and we were honored to support this effort. Consider volunteering at your local food bank. Small acts of kindness can make a huge difference!



### 88.3FM WCQR Coffee Stops

Over the past three months, ACFCU sponsored five WCQR Coffee Stops throughout the Tri-Cities region.

- Still Waters Coffeehouse in Gray
- Blackbird Bakery in Bristol
- Steel Rails Coffeehouse in Erwin
- The Coffee Company in Elizabethton
- Catalyst Coffee Company in Greeneville



We met folks of all ages, from pastors and social workers to professors and students. There were small business owners, realtors, retirees, book clubs, Bible study partners, moms juggling baby carriers

and toddlers, and newfound acquaintances who ended up sharing a table over a sweet treat and a latte!

A special thank you to the 88.3FM WCQR on-air morning team of Rhonda and Adam and the afternoon team of Christian and Amanda for letting us be a part of this community outreach. We can't wait to partner again!

## Holiday Closing

All ACFCU Offices will be closed **Monday, May 29** in observance of Memorial Day.

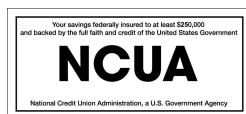
We're always open 24/7/365 at [myACFCU.org](http://myACFCU.org)!

[Access your account online](#), [via our mobile app](#), or [telephone banking](#).

Even when the branch is closed, you still have the capability to **transfer funds, make loan payments, deposit checks and more** - all from the convenience of your phone or computer! Enrollment is easy! [Get started today!](#)



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