

August 2021
The Calling



MESSAGE FROM THE CEO

Dear Members,



I've heard it said August is like the Sunday of summer. How can it almost be over? Back-to-school time may be upon us, but warm, sunny days are here to stay for a while longer. I hope you've been enjoying whatever makes summer fun for you – lake outings, picnics, beach trips, mountain hikes – there are endless possibilities in our beautiful Appalachian home.

And if you need some help getting to what's calling you, we are here! Whether it's a boat or RV loan, home improvements, or a new convertible to spoil yourself with, just one call or [email](#) to our Loan Team will get you on the move.

And while you're away, you can track expenses, pay bills and keep in touch with your money by using www.myACFCU.org. With [myACFCU](#) you can set up alerts, savings goals, a budget, transfer money, deposit checks and view your monthly statement – all free – from wherever you are! *It's the Appy Way!*

What is the Appy Way?

At ACFCU, we are committed to three Core Values: **Kindness**, **Integrity** and **Ownership**. What this means to our members is you will be treated with **Kindness**, dignity and respect. It means that everything we do, we do with the utmost **Integrity**. And being a member of ACFCU makes you an **Owner** in our financial cooperative. We can't think of a better way to do money than the Appy Way!

As we seemingly move in and out of the COVID-19 pandemic, like so many businesses, we recognize the need to be flexible and to provide technology and online services to help you bank from where you are. We also enable our staff to work remotely, when necessary, to give you the optimal level of support by phone and online. While our branches are open for now, we stand ready to pause in-person service and leverage our full-service drive-thrus as much as possible if it will keep members and staff safe.

One of the biggest differences of credit union membership is accessibility to our full Executive Team. Whether you have a complaint or a compliment, [we would like to hear from you](#). **YOU** are the reason we will commemorate **90 years** in business in 2022! Stay tuned for special events and celebrations to honor this special milestone.

Were you around back in 1932? If so, reach out and tell us your story! We are starting now to collect stories from our membership. Whether you've been a member for 90 years or 90 days, [tell us](#) what ACFCU means to you and your family!

As always, thank you for your membership and for being the reason we strive to do more for you and for each other.

In Kindness,
Kelly J. Smith
President/CEO

ACFCU & YOU

Loans for What's Calling You



Boats

Lake Life is Calling...

What are you waiting for? Whether you're interested in a new or used boat, we have the loan for you!

Competitive Rates - As low as 3.50% APR* for new boats
Flexible Terms - Financing available up to 180 months!
Same Day Pre-Approvals- [Apply online](#) or [contact us](#) to get pre-approved!

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



Toys

Adventure is Calling...

With water levels on the rise, it's the perfect time to take advantage of our low rates and same-day pre-approvals on **Toy Loans**.

New as low as 3.75% APR*
Used as low as 4.25% APR*

[Apply online](#) or [contact our Loan Team today!](#)

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



Home

A Lower Payment is Calling...

Have you considered refinancing your mortgage to take advantage of lower interest rates? Now's the time!

Need a loan to make upgrades to your home? We can help with that, too! Check out our **Home Equity Line of Credit**. You can even [apply online!](#)

*Equal Housing Lender. Certain terms and conditions apply. Loans subject to approval.



Preparing for a Big Purchase

A financial journey typically includes several twists and turns, such as understanding how to manage spending, build savings and control debt. There might be "speed bumps" in the form of unexpected changes in income. Along the way, you might also navigate milestone purchases such as financing a home or car.

Our partners at GreenPath Financial offer five financial steps to help you reach your destination when considering a significant purchase. [Read more...](#)

Sign up for uChoose Rewards!

Earn more points in more ways with your ACFCU Visa® Debit Card. Choose from millions of rewards you truly want. The choice is yours! [Sign up today!](#)

uChoose Rewards

How It Works:

1. **SHOP** with your ACFCU Visa® Debit Card
2. **EARN** 1 point for every \$2 spent (1 point for every dollar when you use your ACFCU Visa® Platinum Choice Credit Card)
3. **REWARD** yourself with gifts, prizes and cash back from their online store

ACFCU Team Announcements

Welcome to the ACFCU Team!

Please join us in welcoming **Miranda Cooper** as our Director of Marketing. She brings extensive knowledge in marketing, communication, and business development in the financial services and higher

education industries.

With more than 20 years of experience, Miranda has a degree in mass communication with a concentration in public relations from East Tennessee State University. She is an ETSU Student Leader Hall of Fame inductee, a recipient of The Business Journal's 40 Under Forty designation, and a graduate of Leadership Kingsport.

The Hawkins County native resides in Church Hill with her husband, Kevin, and daughter, Delaney. We are glad to have her on the ACFCU team!



Upcoming Events



Holiday Closing

ACFCU offices will be closed **Monday, September 6**, in observance of Labor Day.

Remember we're always open 24/7/365 at 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!](#)

Community Involvement

Back to School

The ACFCU team hosted a Hawaiian-theme photo booth at the Hawkins County School District General Meeting for teachers and staff on Thursday, August 5 at Volunteer High School.

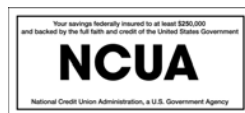
[Follow this link](#) for more event pics!

We wish all of the students, teachers, support staff, and administrators in our community a happy and safe return to school!



Pictured l. to r.: Nikki Greene, VP of IT; Miranda Cooper, Director of Marketing; Misti Race, Branch Manager - Rogersville; Vicki Gobble, CFO/COO

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](#).