

August 2022 The Calling



MESSAGE FROM THE CEO



Greetings Members!

As you will notice in this edition of *The Calling*, Team Appy had a ton of fun this summer out in our communities! It's so great to be out again, making new friends and getting reacquainted with old ones.

We managed to beat the thunderstorm at our August 10th groundbreaking for our new Administrative Offices in Kingsport, and thanks to everyone who turned out to show support. We are excited to grow from the roots we planted in Kingsport 90 years ago.

We will keep you posted on our move and opening date, likely next spring of 2023 (see *building rendering below*). There will be no other changes to our locations at this time – we will continue operating the full-service drive-thru in Gray and the full-service branches in Johnson City, Kingsport (Stone Drive location), Rogersville, and Norton, Va.

Thanks to all members who have responded to our randomly-selected member service surveys. We will continue this process and value your input. Hearing directly from our members is what helps us improve. We are here for YOU!

Speaking of YOU... if you've had a great Appy experience, please let us know! We are showcasing member stories in celebration of our 90 years, and we'd love to include your story. Just drop an email to marketing@myacfcu.org to tell us your story.

Finally, if you're looking for a safe place to open a certificate, check out our [new rates](#) as well as our promotional 2.50% APY* certificate or IRA for an appealing 25-month term -- available only for a limited time!

If you haven't already, make sure you 'like' us on Facebook and check out www.myacfcu.org regularly – we have lots of new things launching in the coming weeks to make your financial life easier... and who doesn't need easier?

Thank you for your membership and support of Appalachian Community Federal Credit Union!

With appreciation,
Kelly J. Smith
President/CEO

*APY is Annual Percentage Yield. 25 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. \$25,000 minimum deposit. Term, interest rate, & APY accurate as of 8.8.22.

Pictured below: The Future ACFCU Administrative Offices



ACFCU & YOU

Loans for What's Calling You



Autos

Saving Money is Calling...

Is the high cost of gas eating into your budget? Save by switching to a fuel-efficient vehicle with an ACFCU **Auto Loan** today!

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

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

Certain terms and conditions apply. Loans subject to approval.



Appy Assist

Worry-Free Loans are Calling...

Whether it's unexpected or elective expenses, **Appy Assist** provides low rates and flexible terms you can depend on - worry free!

Enjoy competitive rates, same-day pre-approvals, and payment protection plans!

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

Certain terms and conditions apply. Loans subject to approval.



HELOCs

Home Updates are Calling...

Make updates 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 updates you've been wanting!

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

Certain terms and conditions apply. Loans subject to approval.

A Rate to Celebrate

We're celebrating **90 years of the Appy Way** with a special rate! For a limited time, you can earn **2.50% APY*** with a **25-month Certificate** or **IRA** from ACFCU!

Limited Time Offer available for **New Money Deposits of \$25,000** or more.

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

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A Rate to Celebrate!

2.50% APY*

25 Month Certificate/IRA

Meet Team Appy

ACFCU is pleased to announce the additions of **Cody Holmes** as **Business Development Manager** and **Mikaela Lewis** as **Marketing Manager**. Welcome to the Appy Team, Cody and Mikaela!

With an Associates of Applied Sciences in Business Management and over a decade of sales experience, Cody brings the ability to cultivate relationships and make strong connections with local businesses to ACFCU. Cody's goal is to build long-lasting relationships with members and business partners.

Cody resides in Abingdon, Va. with his wife, Kimberly, and two daughters, Paisley and Brinley. He enjoys spending time with family and doing ministry work. Cody is also active as an Outreach Pastor at Covenant Fellowship Church in Bristol, Va.



Mikaela is an ETSU and Fine & Performing Arts Scholar alumni with a Digital Media Bachelor of Science and New Media Master of Arts. She is a designer and digital media specialist with eight years of not-for-profit industry experience. Her goal is to support the Appy Team and ACFCU members by providing creative solutions that enhance the communication and promotion of the credit union.

Originally from Knoxville, Tenn., Mikaela now resides in Johnson City where she is active in the community. She co-owns a small, local business with her husband, Craig, and is the Vice President of the Johnson City Farmers Market.

Kindness is Calling!

Future Home of ACFCU Administrative Offices



On August 10, ACFCU officially broke ground on our new administrative offices at 201 East New Street in Kingsport. The event was held with the support of the Kingsport Chamber and was well attended by ACFCU staff and community members. During the ceremony, President/CEO Kelly Smith also presented a donation of \$5,000 to the United Way of Greater Kingsport to support the organization's fundraising campaign.

Originally formed by the employees of Mead Paper Mill (Domtar), ACFCU is excited to return to the downtown Kingsport community as we celebrate our 90th anniversary!

PEAK Fun Fest Dog Show

On July 19, ACFCU sponsored the Fun Fest Dog Show organized by PEAK - Kingsport Young Professionals at the Allandale Mansion. PEAK is a leadership program of the Kingsport Chamber Foundation with a focus to pursue, prepare, and promote Kingsport's young professionals.

The Appy Team had a doggone good time as we helped bring this beloved event back to the Kingsport Fun Fest lineup this year. Six categories of prizes were awarded, and Miranda Cooper, ACFCU Vice President of Member Experience, served as one of the judges. Thank you to everyone to who attended, participated, and worked so hard to make this event possible!



United Way's Week of Caring



During June, ACFCU participated in the United Way of Greater Kingsport's Week of Caring by volunteering at the Habitat for Humanity ReStore. While volunteering, the Appy Team sorted donations, priced items, and helped clean at the facility in downtown Kingsport.

The Habitat for Humanity ReStore accepts donations to sell to the public at a fraction of the retail price. Sales of donated items help [Habitat for Humanity](#) partner with local families to build, rehabilitate, and repair safe and affordable homes in our community. To learn more, visit www.holstonhabitat.org.

Holiday Closing

All ACFCU Offices will be closed **Monday, September 5** in observance of Labor Day.

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!](#)



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