

## Spring 2021 The Calling



## MESSAGE FROM THE CEO

Dear Members,

For the past two years, Appalachian Community Federal Credit Union has been laser focused on improving your experience. We have built a team-driven culture on the inside, and a member-focused commitment for the future. So, what does that mean, and why does it matter? **It means:**



- A **NEW Loan Team** – specifically trained to do nothing but serve you quickly and easily. Our new structure means you'll get fast answers and one-on-one service from a Team of lending experts who care about what you need.
- A **Real Estate Team** who will walk beside you during the entire home loan process, whether it's your first home or your tenth.
- **Branch Service Teams** – Member Service Representatives in each branch are ready to help with all in-person and telephone banking needs.
- **Leadership Team** – we have a highly-skilled Executive Team whose mission is to direct the safety, soundness and success of your Credit Union.
  - Vicki Gobble, Chief Operations Officer/Chief Financial Officer
  - Andrew Mullins, Chief Lending Officer
  - Nikki Greene, VP, Information Technology
  - Amy-Celeste Quillen, Human Resources Director
  - Miranda Cooper, Marketing Director
- **Board of Directors/Supervisory Committee** – our dedicated volunteers are fully involved and supportive of your Credit Union, and they are always available to hear from you.

Your ACFCU Team has evolved to meet the challenges of our time, and we're 100% committed to making a positive impact on the quality of your financial life. Whether you're house hunting, treasure hunting, deer hunting or bargain hunting, our purpose is to answer *your* Calling!

As COVID restrictions lift, you'll see a lot more of ACFCU out in the community, too. We invite you to "like" us on [Facebook](#) and "follow" us for late-breaking news and announcements.

Spring time is a smart time to get into great financial shape: **update your accounts** with address, telephone or email changes; set up a **special Savings** account to track progress toward a goal; and **sign up for online services** and **electronic statements** to simplify your banking.

What's Calling YOU this year? Whatever it is, ACFCU is here with the answer!

In Kindness,  
Kelly J. Smith  
President/CEO

## ACFCU & YOU

## Car? Trip? Shopping? Computer?



Auto Loan

### A Better Auto Loan is Calling!

ACFCU has the Auto Loan you've been looking for!

**Competitive Rates** - As low as 1.99% APR\* for new autos  
**Flexible Terms** - Financing available up to 84 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.



HELOC

### Possibilities are Calling...

So go ahead, start planning! We've got you covered with our **NEW Home Equity Line of Credit**...just in time for your spring and summer "to-do" list.

Say goodbye to high-interest debt, tackle unexpected repairs, or take the plunge on that home project you've been dreaming of for years!

[Contact our Loan Team today!](#)

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



Savings

### Save for What's Calling You!

Planning a big trip? Maybe your dream car awaits you. No matter what calls you, find the answer when you start saving with ACFCU!

Whether you're depositing spare change when you can, or making large deposits for your future, ACFCU can help you [answer the savings call today.](#)

### Introducing CardValet®!

CardValet® is a mobile app that allows our members to decide when, where and how their cards are used. To use CardValet®, simply download the app and enter your card information.

#### Features of CardValet®:

**Security** - Turn your cards off in an instant

**Card Controls** - Establish spending limits and only allow transactions up to a certain dollar amount

**Merchant Alerts & Controls** - Monitor or control transactions for specific purchases or categories

**On/Off-Setting** - Cardholders can disable a lost or stolen card



## ACFCU Team Announcements

### Welcome to the ACFCU Team!

Please join us in welcoming **Andrew Mullins** as our Chief Lending Officer.



Andy comes to us with a B.A. in Business Administration from King University and more than 40 years of experience in the banking and finance industry. He previously served as Chief Retail Banking Officer for a local regional bank and is a graduate of the School of Bank Management at UVA Charlottesville. In his free time, Andy enjoys the outdoors, music, and being involved with Faith in Action Food Pantry and his church.

We are excited to have Andy as a part of ACFCU!



## Penny Pavitt Inducted as President

ACFCU recently hosted the Tri-Cities Mortgage Bankers Association as our own **Penny Pavitt** was installed as President of the local chapter by Tennessee Mortgage Bankers Association (TNMBA) President Karley Bond.

With more than 25 years of combined real estate and mortgage banking experience, Penny has served ACFCU as a Senior Mortgage Loan Originator for the past 10 years.

If a new home is calling you, Penny and the rest of our Loan Team are ready to answer. From conventional and land loans to FHA, VA, and USDA loans, ACFCU offers the products you need to get there. [Contact Penny today!](#)

*Pictured l. to r.: TNMBA President Karley Bond, Penny Pavitt (NMLS# 779477), TNMBA President-Elect Eric Fellows*

## Upcoming Events

### Holiday Closing

ACFCU offices will be closed **Monday, May 31**, in honor of those who made the ultimate sacrifice serving in the U.S. military.




Remember we're always open 24/7/365 at [myACFCU.org](http://myACFCU.org)! [Access your account online](#), via our [Mobile App](#) or [Telephone Banking](#).

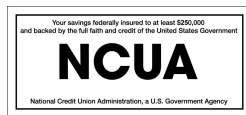
Even when we are closed, you still have the capability to **transfer funds, make loan payments, deposit checks and more**-all from the comfort of your home! **Enrollment is easy!** [Get started today!](#)



**Tuesday, April 20, 2021 | 5:30pm**  
**ACFCU Community Room**  
**5034 Bobby Hicks Hwy., Ste. 2 | Gray, Tenn. 37615**

ACFCU Members are invited to attend. The Nominating Committee will present Mr. Paul Montgomery for re-election to the ACFCU Board of Directors. There will be no nominations from the floor, and Mr. Montgomery will be declared elected by acclamation.

Follow us on social media to find out how #KindnessIsCalling   



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