

December 2021
The Calling



MESSAGE FROM THE CEO



Dear Members,

Happy Holidays!

Another year has flown by, and here we are nearing the end of 2021. It is natural to take a look back at where we have been, and I am pleased to report that ACFCU has had a productive, effective and positive year. Although the pandemic has continued to hang around, hampering our ability to get out into the community more, we still managed to find ways to support local organizations in need. And doing it all with **Kindness, Ownership & Integrity** is what we call ***"The Appy Way."***

Following are a few of the organizations ACFCU was proud to support this year:

- Children's Miracle Network
- Christian Medical & Dental Association
- Dawn of Hope
- Foster Care Christmas Fund
- Junior Achievement
- Kiwanis Club
- Rogersville Heritage Association
- Rotary Club
- Ruritan Club
- Salvation Army
- United Way
- Wreaths Across America

As mentioned in our last newsletter, 2022 is the 90th Anniversary of ACFCU! We are currently seeking members to tell their stories about the impact ACFCU has had on their lives. If this sounds like you, **please contact: mcooper@myacfcu.org** so we can record your story – and feel free to send a photo to go along with it!

Recently we informed members of our decision to sell the large building in Gray, Tenn., where our administrative offices are currently located. As we prepare new space, we are still here, and there will be no changes to the way you do business with us. The full-service drive-thru will remain in place, even after our administrative staff has moved. As soon as we are 100% certain of our new location, we will let you know!

ACFCU is, first and foremost, a financial institution; however, I would like to express my heartfelt sympathy to those of you who have lost loved ones during this year, and also hope for strength and fortitude to those of you who continue to care for those sickened by COVID-19 or other illness. As we prepare our hearts for a season of giving and gratitude, I want to express my own thanks to our members, our ACFCU team, volunteer Board members, and all those who make it possible to serve you each day.

May your season be filled with happiness, abundance and peace.

In Kindness,

ACFCU & YOU

Loans for What's Calling You



Autos

Holiday Surprises are Calling...

Dreaming of surprising a special loved one with a gift that won't fit under the tree? With a new or used auto loan from ACFCU, you'll be the jolliest Santa on the block.

ACFCU has the competitive rates and terms you're looking for. We even offer **SAME DAY pre-approvals!**

[Apply online](#) or [contact us](#) to get pre-approved!

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



Home Loans

A New Home for the Holidays is Calling...

Whether you need more room or you're ready to downsize, we have a home loan to fit your needs!

**-100% financing available
-Up to 6% seller paid closing costs assistance
-HELOC, Land, FHA, VA, and USDA loan options also available**

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

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



Skip-A-Pay

Holiday Cash is Calling...

With Christmas season upon us, skipping a loan payment could be the perfect solution to cover holiday expenses.

Click [here](#) and enter your ACFCU loan info to see if your loan qualifies.

You may choose **Skip-A-Payment** for December 2021 or January 2022 based on your eligibility.

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

Could Less Be More This Holiday Season?

While the holiday season is an opportunity to focus on the things that matter most in life, exchanging gifts is a long-standing tradition and a way to share joy with loved ones. Gift-giving is likely to be even more amped up this year, which might bring upon financial strain.

Research shows that many shoppers intend to spend more money on the 2021 holidays due to COVID-19's impact on 2020 celebrations.

In fact, 48% of surveyed consumers said they plan to spend more money during the 2021 holiday season due to the pandemic dampening last year's plans. In addition, due to the shortages on goods caused by the pandemic, we may be tempted to spend more money in order to get gifts that are in short supply.

Our friends at GreenPath Financial want to help you maximize the joy, while staying within a holiday budget. [Read more...](#)



Skip the Line & Save Time!

Manage your ACFCU accounts from the palm of your hand. **Mobile Check Deposit** can help you save time this busy holiday season.

You can deposit checks from the convenience of your home or while "on the go" finishing that last minute shopping. No need for an extra stop.

Using your Apple or Android device, you have access to easy-to-use banking features anytime, anywhere! To get started, [download our Mobile App today!](#)

Certain restrictions apply.

ACFCU Team Announcements

Welcome to the ACFCU Team!

ACFCU is pleased to announce **Michael Baines** has joined our team as Digital Solutions Manager. He has more than 14 years of credit union industry experience in member services, digital services, and consumer loans and underwriting. He resides in Johnson City with his wife Pamela, and two children, Austin and Kelsea.

Michael believes the phone and in-person interactions our team has with members are what set us apart from other financial institutions. Offering products and services that meet and exceed the financial needs of our members is the key to our success as an organization.

We couldn't agree more! Welcome to the team, Michael!



Upcoming Events



PLEASE NOTE

ACFCU offices will be closed for the following holidays:

Friday, December 24 - Christmas Eve

Friday, December 31 - New Year's Eve

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

Heritage Days

ACFCU served as the title sponsor of the 2021 Heritage Days Mixed Media Art Show held October 8-10 in downtown Rogersville. Categories included painting, drawing, photography, sculpture, needlework, fiber art, glass, and other three dimensional art. Prizes were awarded by age group. New this year was a special category to honor our U.S. Veterans who are artists.



Pictured l. to r.: Misti Race, ACFCU Branch Manager - Rogersville; Miranda Cooper, ACFCU Director of Marketing; Nikki Greene, ACFCU VP of IT; Kelly Smith, ACFCU President & CEO; Melissa Nelson, Executive Director of the Rogersville Heritage Association; Nancy Barker, Executive Director of the Rogersville/Hawkins County Chamber of Commerce

United Way of Greater Kingsport

ACFCU recently presented a \$1,500 donation to the United Way of Greater Kingsport. Representatives from the United Way of Greater Kingsport and Hope Haven ministries served as guest speakers at the October All-Staff Meeting held at the Kingsport Farmer's Market.

Pictured l. to r.: Sara Nowell, United Way Communications Coordinator; Becca Sutphen, United Way Community Impact Director; Kelly Smith, ACFCU President & CEO; Joel Trigg, Director of Hope Haven Ministries



Wreaths Across America

ACFCU is proud to sponsor Wreaths Across America, a program dedicated to coordinating wreath-laying ceremonies for veterans at more than 2,500 cemetery locations across the United States, at sea and abroad.

Our sponsored wreaths will be placed by a group of dedicated volunteers on December 18 at Mountain Home National Cemetery.

We are honored to remember those who valiantly defended our freedom. May their sacrifice and service never be forgotten or taken for granted.

Pictured l. to r.: Susan Jackson, ACFCU Consumer Loan Underwriter & Wreaths Across America Volunteer; David Carter, Location Coordinator for Wreath Across America, Mountain Home



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