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## MEMBER CONNECTION

Winter 2013 | Appalachian Community FCU

*Building Financial Relationships One Member at a Time*

[www.myacfcu.org](http://www.myacfcu.org)

## Board of Directors Openings and Nominations



Attend the 2014 annual meeting of the membership of Appalachian Community Federal Credit Union on Thursday, March 6, 2014 from 5:30 p.m. to 7 p.m. at 1206 West Main Street, Rogersville, TN. Refreshments and giveaways will be part of the annual meeting. All of the ACFCU branches will have open-house on March 6, 2014 from 9 a.m. to 5 p.m.

The Nominating Committee consisting of Mr. Joe Boggs, Mr. C. Wesley Snapp and Mr. Jeff Street, was appointed to recommend members to fill the vacancies that will exist on the Board of Directors on the annual meeting date. The committee is

responsible for identifying qualifications and performing background checks that meet federal requirements. The committee has submitted the names of incumbents Mr. Stacy Cunningham and Mr. J.B. Oaks to serve a three-year term.

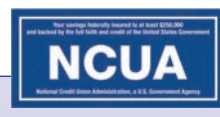
Individuals wishing to be nominated or to nominate someone for the Board of Directors may do so by submitting their names to the Nominating Committee. These can be mailed to 5034 Bobby Hicks Hwy., Gray, TN 37615. The Nominating Committee must receive nominations no later than Tuesday, December 31, 2013. If the number of nominations is equal to the number of open positions, those individuals nominated by the committee will be deemed to have been elected by acclamation and will be reported by notices in each branch and an electronic notification. There will be no nominations accepted from the floor.

The ACFCU Board of Directors was recognized at an appreciation dinner held on November 19, 2013 at Meadowview Conference Center in Kingsport sponsored by the Northeast Tennessee Chapter of Credit Unions.

Left to right Tom Page, Stacy Cunningham, Jack Paige, JB Oaks, Larry Dolen, Jeff Street, Tom Cain, Joe Boggs and Ron Scott.



**HOLIDAY CLOSINGS** December 24 & 25, 2013 in observance of Christmas  
December 31, 2013 & January 1, 2014 in observance of the New Year holiday



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5034 Bobby Hicks Hwy. • Suite 2 • Gray, TN  
**CENTER STREET OFFICE:**  
460 West Center Street • Kingsport, TN  
**STONE DRIVE OFFICE:**  
1500 East Stone Drive • Kingsport, TN  
**NORTON OFFICE:**  
1400 Park Avenue NW • Norton, VA

[www.myacfcu.org](http://www.myacfcu.org)

**JOHNSON CITY OFFICE:**  
3101 Peoples Street • Johnson City, TN  
**ROGERSVILLE OFFICE:**  
1206 West Main Street • Rogersville, TN  
**MCKEE OFFICE:**  
417 Main Street N., P.O. Box 1269 • McKee, KY  
**BEREA OFFICE:**  
104 Pasco Street, • P.O. Box 504 • Berea, KY

1-800-378-3778

## New Location Opens in Johnson City



The Johnson City Chamber of Commerce supported a ribbon cutting event for the new Johnson City Branch location. The branch is located at 3101 Peoples Street in Johnson City, TN. The new branch is a full service branch including drive-thru ATM. A special thanks to Hearth and Patio and Fines Jewelers for their participation in making our event a special afternoon for members, staff and the Board of Directors.

Appalachian  
Insurance Agency  
announces  
partnership with  
LegalShield<sup>SM</sup>



Appalachian Community Insurance Agency is excited to announce that it has partnered with LegalShield<sup>SM</sup> to offer identity theft protection and legal service insurance plans.

LegalShield's identity theft protection services include credit report monitoring, lost wallet assistance, credit score review and identity restoration.

LegalShield's legal services plan gives you access to local attorneys for a host of services at reduced rates or no cost, depending on the service. Services include phone consultations, traffic ticket representation, contract review and estate planning, among others.

To learn more about these exciting new services, visit LegalShield's website at [www.legalshield.com](http://www.legalshield.com) or contact our insurance agent.

**Trish Terry**  
Agency Principal  
Cell: 423-426-0587  
[tterry@myacia.org](mailto:tterry@myacia.org)



**QUALITY FINANCIAL CONCEPTS**  
Registered Investment Advisor

**Doug Horn, CFP<sup>TM</sup>,**  
Registered Principal  
**423-378-2812**

**James D. (Doug) Horn** is the founder and principal of Quality Financial Concepts who currently manage assets for clients that have account sizes up to 2.5 million, as well as some young clients that are just starting out. His organization and his support staff are now serving Appalachian Community Federal Credit Union's Investment Services department. His dedication to the financial services industry and his clients is apparent. Doug holds life, health and variable annuity licenses. He also holds financial brokerage licenses Series 63 and 7 for traditional investment services and the Series 24 as a financial supervisor. In an effort to broaden his personal knowledge and the level of service to his clients, he passed numerous exams to obtain the Certified Financial Planner certification. Today, with over 30 years of experience personally managing client investments, creating insurance solutions, and navigating the Federal Tax Code. He is an independent Registered Investment Advisor which allows him to provide client consultations, in-depth financial plans and advice on a fee-basis.

As a further commitment to his industry, Mr. Horn is a member of the National Financial Planning Association and served on the board of the local east Tennessee chapter where he served as its president and in other officer positions.

Doug's practice is distinguished by his immense practical knowledge of the investment markets, insurance products, and taxation issues as they impact retirement, business succession, and estate planning. He specializes in working with business owners, managers, executives and retirees who are often overwhelmed with the demands of their own schedules. Doug provides clients with "hands-on" management of their financial assets, allowing them to steer the direction of their resources while avoiding the worry of day-to-day decision making and maintenance.

**Shane Smith**, a Tennessee native and graduate of the University of Tennessee at Chattanooga, joined Doug in 2011 as his investment assistant. With his financial and accounting background, Shane was able to pass the Series 7 and 66 federal securities licenses, and thus become a Registered Assistant. Through additional efforts and planning toward future goals, Shane also obtained the Series 24 license, which is a supervisory license for brokers trading in stocks, options, and general securities. Shane is currently working toward his Certified Financial Planner credential having passed several of the seven required courses. Shane currently assists with administration duties managing millions of dollars in client investments. This includes frequent reviews of the performance of client assets to determine if reallocation is appropriate.

115 West Broadway Avenue • Maryville, TN 37801 • 423-378-2812

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# CHRISTMAS LOANS

rates as low as

# 5.50% APR\*

for up to 12 months for qualifying members

Receive an ACFCU VISA Platinum Choice Card with approved Christmas Loan

\*APR is Annual Percentage Rate. Limited time offer.  
Rate effective as of November 1, 2013 to  
December 31, 2013. Loan subject to credit approval.  
Certain restrictions may apply.

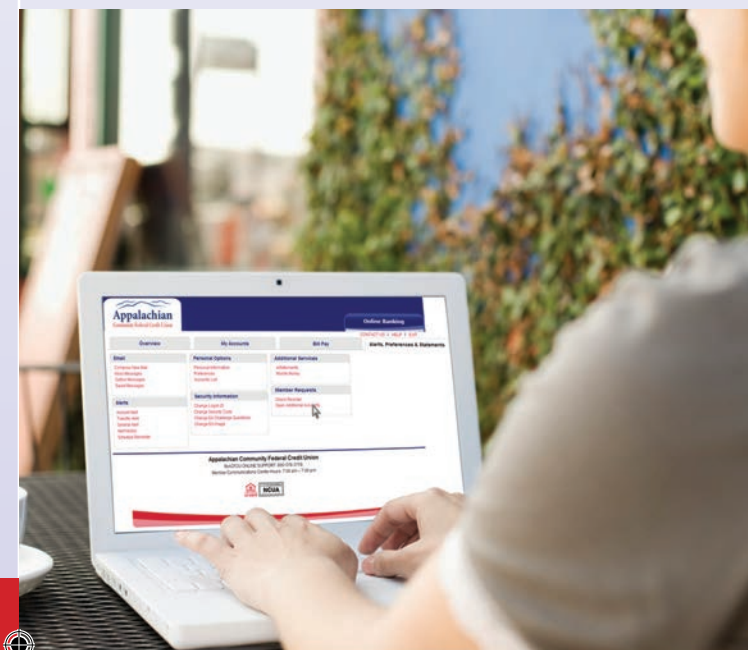


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**[www.myacfcu.org](http://www.myacfcu.org)**

Building Financial Relationships One Member at a Time

Creating accounts has never  
been easier with **MyAccountCreate**



With MyAccountCreate at [www.myacfcu.org](http://www.myacfcu.org) you can become a member online and experience all the excellent services ACFCU has to offer.

- New Member Services include:
- Primary Share Savings Accounts
  - Vacation Club Accounts
  - Premier Checking
  - Christmas Club Accounts

While Existing Member Services include:

- MyMoney Capture
- Secondary Savings Accounts
- Premier Checking
- Vacation Club Account
- Christmas Club Account
- Money Market Account

You can visit [www.myacfcu.org](http://www.myacfcu.org) to get started.