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# Member Assets

*An Official Publication of Alcoa Tenn Federal Credit Union...A Place Where You Belong*

Volume XXXVI • Issue 01 • January 2026



## 90 Days to First Payment!

***New Year! New Car!*** With the option of 90 days to first payment, you can purchase your new or used car now and not make your first payment until Spring! Alcoa Tenn's experienced staff will make your purchase experience a memorable one. Be sure to protect yourself. Ask us about our GAP Insurance and get a quote for an extended warranty. Our warranty products are just as good, if not better, than you can get at the dealership. Best of all, we can save you money on your warranty purchase. Call or visit one of our five convenient locations for more details. We also offer online loan applications. Visit [www.atfcu.com](http://www.atfcu.com) and click on the "Apply for a Loan" link to be directed to our online application.



## THE CREDIT UNION WILL BE CLOSED

## MONDAY

January 19, 2026

in observance of

## MARTIN LUTHER KING JR. DAY

## MONDAY

February 16, 2026

in observance of

## PRESIDENTS DAY

## I CAN HELP WITH YOUR 401(k) OPTIONS

Changing jobs? What should you do with the 401(k) money you've accumulated? You may have up to four options (and may engage in a combination of these options): leave the money where it is, roll it over to your employer's new plan, roll it into an Individual Retirement Account (IRA), or cash it out.

**I can help you explore these choices, and guide you through the necessary steps.**

**Call me today for information,  
or to schedule a consultation.**

Retirement Consulting  
& Investment Services

located at:  ALCOA TENN FEDERAL CREDIT UNION

124 N Hall Road, Alcoa, TN 37701

jon.murray1@lpl.com

**865.324.8504** *Office*

**800.404.6008** *Toll Free*

[www.atfcu.com](http://www.atfcu.com)



Jon Murray

**Wealth Manager**



# Annual Meeting

# February 26, 2026

The 90th Annual Meeting will be held  
Thursday February 26, 6:00 pm at  
Alcoa High School, 1205 Lodge Street,  
Alcoa, TN 37701



## Unwrap Some Extra Holiday Cash

Give yourself the gift of peace of mind with extra cash for the holidays. Skip the stress, not the celebration.

AS LOW AS  
**6.99%** APR



**ALCOA TENN**  
Federal Credit Union  
**atfcu.com**

November 1, 2025, thru January 31, 2026. Rates subject to change. Restrictions/conditions apply.



ALCOA TENN FEDERAL CREDIT UNION - A Place Where You Belong... Your Community, Your Credit Union!



# Nominations of 2026 Board of Directors

The Nominating Committee of the Board of Directors with Alcoa Tenn Federal Credit Union presents the following individuals for the upcoming Board of Directors vacancies:

**AL CAGE** has been a member of ATFCU for 40 years and a dedicated volunteer for 28 of those years. He currently serves as Board Chair and previously served as Board Treasurer and Supervisory Committee Chair. He is also an active member of the Finance Committee and the Policies and Bylaws Committee. Al's professional background includes providing engineering and supply chain management services for Alcoa, Inc. from 1982-2012, followed by services with Lauren Engineers & Constructors in Knoxville from 2012-2015. He holds a Doctorate in Biblical counseling and a Master of Divinity from The Southern Baptist Theological Seminary in Louisville, KY; a Master of Arts in Behavioral Science for Bastyr University Seattle, WA; and a Bachelor of Science in Mechanical Engineering from the University of Tennessee, Knoxville. Al currently serves as Executive Director of Knox Haven, a 501(c)(3) nonprofit organization based in Knoxville, TN. Al also serves as an Elder for West Park Baptist church. He and his wife Terri have three grown children. In 2015, he received the Ronald C Manages Award in recognition of his outstanding volunteer service. Al's hope is to see ATFCU continue to grow and thrive as a strong regional financial institution that will serve

future generations with excellence.

**JARROD MILLSAPS** has been an ATFCU member for over 30 years. He was appointed to the Supervisory Committee in 2020 where he served as Chair before accepting a position on the Board of Directors in July, 2022. Jarrod holds a Bachelor of Science in Criminal Justice from Bethel University. He has dedicated over 25 years of service in law enforcement with the Blount County Sheriff's office. In addition to his public service, Jarrod has also dedicated his time to many community causes. He is the current President of Shop with a Cop of Blount County and the Bud Allison Memorial Fraternal Order of Police Lodge #9. Jarrod is honored to support ATFCU and assist in furthering their mission.

**MIKE BREWER** was appointed to the Supervisory committee in 2017 after serving one year as a Volunteer Associate. In October 2020, he was appointed to the Board of Directors where he currently serves on the Finance Committee and the Building, Grounds, and Long-Range Planning Committee. A longtime credit union member, Mike has also appeared in several credit union commercials. He earned a degree in Elementary Education from Tennessee Tech and recently retired from Blount County Schools, where he served as Special Education Coordinator. Mike is actively involved in his church, teaching Sunday school and overseeing the recreation ministry. He lives in Maryville with his wife Tracy, while their son Hunter resides in Colorado.

Mike strongly believes in Alcoa Tenn FCU and looks forward to supporting its continued growth and its mission to serve members and the community.

There are currently three vacancies for three-year terms. Pursuant to ATFCU Bylaws, Article VI, nominations for vacancies may also be made by petition signed by one percent with a minimum of 251 and a maximum of 500 signatures.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

A brief statement of qualifications and biographical data in such form as shall be approved by the Board of Directors will be included for each nominee submitted by the Nomination Committee with written notice to all eligible members. Each nominee by petition shall submit a statement of qualifications and biographical

data with petition.

The closing date for receiving nominations by petition is January 5, 2026.

The period for receiving nominations by petition shall in all cases, extend at least 30 days from the date of the petition requirement and the list of the Nomination Committee's nominees are mailed to all members.

Such nominations shall be accompanied by a signed certificate from the nominee or nominees state that they are agreeable and will serve if elected to office.

Nomination petitions may be picked up at any credit union office and returned to the attention of the Nominating Committee.

Current board members are Al Cage, Chair, Stephanie Pierce, Vice Chair; Jarrod Millsaps, Secretary; Terri Lyon, Treasurer; Mike Garner, Terry Jenkins, Mike Brewer, John Kincaid, and Stephen Goins.

## LOAN RATES

### New and Used Auto

Rates as low as:

**4.99% (36 mos)**

**5.25% (72 mos)**

With approved credit.  
All Rates Subject To Change.

### Visa Platinum Card

with rates as low as

**12.25%**

with NO annual fee!

### First Mortgage

Contact your Mortgage Department at (865) 977-3118 for information on fixed rate 15 yr and 30 yr mortgages.

All Rates subject to change

ADJUSTABLE RATES

1 year ARM 5.50% – 6.12% APR

3 year ARM 5.50% – 6.03% APR

5 year ARM 5.75% – 6.05% APR

7 year ARM 5.80% – 6.03% APR

10 year ARM 6.00% – 6.13% APR

HELOC @ 6.75%



#### Management

David Gill - President/CEO

Robin Pratt - VP of Accounting

Amber Sullivan - VP Member Service & Human Resource

Darlene Swaney - VP of Lending

Paula Williams - VP of Finance

Sarah Bunch - VP of Information Technology

#### Main Office

124 North Hall Road  
(P.O. Box 9001)

Alcoa, TN 37701

(865) 977-3118

(865) 977-0253, fax

**Toll-Free:**

**1-800-404-6008**

Lobby & Drive Thru  
Mon - Thurs,  
9:00 am - 4:30 pm

Fridays until 6:00 pm

#### Foothills Office

425 Foothills Mall Drive  
Maryville, TN 37801

(865) 977-1112

Lobby & Drive Thru  
Mon - Thurs,  
9:00 am - 4:30 pm

Fridays until 6:00 pm

#### Fairview Office

2511 Highway 411 South  
Maryville, TN 37801

(865) 982-4392

Lobby & Drive Thru  
Mon - Thurs,  
9:00 am - 4:30 pm

Fridays until 6:00 pm

#### Tellico West Office

160 Deer Crossing  
Tellico West Business Center

Vonore, TN 37885

(423) 884-6124

Lobby & Drive Thru  
Mon - Wed, 9 am - 4:30 pm

Thurs & Fri until 5:00 pm

#### Eagleton Office

2746 East Broadway  
Maryville, TN 37804

(865) 977-7795

(865) 977-6342, fax

Lobby & Drive Thru  
Mon - Thurs, 9 am - 4:30 pm

Fridays until 6:00 pm

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Internet Account Access  
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