

NOW ACCEPTING BOARD OF DIRECTOR NOMINATIONS

BIOGRAPHIES MUST BE
RECEIVED NO LATER THAN
FEBRUARY 20, 2024.



Photo from our Board Election at the 76th Annual Meeting held in March of 2023.

JANUARY 2024

Are you interested in serving on our Board of Directors? This year, we will be electing multiple members to our Board of Directors. Biographies must be received no later than February 20, 2024.

ELIGIBILITY

Any member in good standing is eligible to run for a place on the Board. If you're interested in getting more involved within the community and working as part of a team to help drive the mission of the credit union forward, this is the perfect opportunity!

Board members meet monthly and work to guide the credit union in a number of areas including policies and budgets.

"As a member of the Board, you're able to be part of shaping a positive financial future for our members and community. It's a great opportunity to get hands-on and make a difference!"

SONYA JACKSON
Current Board Chair

SUBMITTING A BIOGRAPHY

Biographies must be received by February 20, 2024, and may be submitted in the following ways:

- Online form available at:
[MYMEMBERSFIRST.ORG/BODNOMINATIONS](https://mymembersfirst.org/bodnominations)
- In person at either branch location
- Emailed to: nominations@fcumail.org
- Mailed to:
TN Members 1st FCU
c/o Nominating Committee,
PO Box 6828, Oak Ridge, TN 37831

Nominations may also be made by petition signed by 1% of members in good standing and must be received by February 20, 2024. Election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

For all Board of Director nomination information, visit: [MYMEMBERSFIRST.ORG/BODNOMINATIONS](https://mymembersfirst.org/bodnominations)

MARK YOUR CALENDARS FOR ANNUAL MEETING!

JOIN US FOR OUR 77TH ANNUAL MEETING ON TUESDAY, MARCH 26. FOR ALL ANNUAL MEETING INFORMATION AND UPDATES, VISIT: MYMEMBERSFIRST.ORG/EVENT/77AM



Photo from our 76th Annual Meeting held in March of 2023.

FEE SCHEDULE

SHARE DRAFT FEE	\$3.00
PER MONTH LESS THAN AVG DAILY BALANCE OF \$300	
FRESH START CHECKING	
PER MONTH WITH DIRECT DEPOSIT	\$10.00
PER MONTH WITHOUT DIRECT DEPOSIT	\$15.00
NSF FEES (PER PRESENTMENT)	\$30.00
ATM NSF FEES (PER PRESENTMENT)	\$30.00
ACH NSF FEES (PER PRESENTMENT)	\$30.00
COURTESY PAY FEE (PER PRESENTMENT)	\$30.00
RETURNED DEPOSIT CHECK FEE	\$25.00
STOP PAYMENT FEE	\$30.00
WIRE TRANSFER INCOMING	\$10.00
INTERNATIONAL WIRE INCOMING	\$20.00
WIRE TRANSFER OUTGOING	\$20.00
INTERNATIONAL WIRE OUTGOING	\$50.00
ACCOUNT RESEARCH FEE (PER HOUR)	\$15.00
ACCOUNT RECONCILIATION FEE (PER HOUR)	\$10.00
STATEMENT COPY FEE (PER PAGE)	\$2.00
CHECKS BY PHONE FEE (PER CHECK)	\$2.50
CASHIER'S CHECK FEE (NO FREE)	\$3.00
REPLACEMENT CHECK FEE	\$5.00
MONEY ORDER FEE	\$2.00
LOCATOR/BAD ADDRESS FEE (PER RETURN)	\$5.00
ACCOUNT HISTORY FEE (PER PAGE)	\$1.00
SHARE DRAFT COPY FEE (PER ITEM)	\$2.00
NON-MEMBER NOTARY SERVICE (PER ITEM)	\$5.00
DORMANT ACCOUNT FEE (PER MONTH, AFTER 6 MONTHS)	\$5.00
SAFETY DEPOSIT BOX FEE	
3 X 5	\$15.00
5 X 5	\$20.00
3 X 10	\$30.00
5 X 10	\$40.00
7 X 10	\$50.00
10 X 10	\$65.00
SAFETY DEPOSIT BOX LATE FEE	\$5.00
CHANGE OF KEY FEE	\$20.00
COPY OF DEBIT CARD RECEIPT (PER ITEM)	\$5.00
VERIFICATION OF DEPOSIT (PER ITEM)	\$10.00
DEBIT CARD RUSH	\$70.00
CHECK CASHING FEE	\$5.00
REPLACE LOST/DAMAGED PLASTIC CARD	\$7.00
PIN NUMBER REORDER	\$5.00
GARNISHMENT	\$50.00
ATM FEE - OTHER FINANCIAL INSTITUTION'S ATM	\$1.50
ATM SURCHARGE FEE - NON-MEMBER'S	\$2.50
OVERDRAFT TRANSFER FROM SHARE (PER TRANSACTION)	\$1.00
OVERDRAFT TRANSFER FROM LINE OF CREDIT	\$1.00
RETURNED LOAN PAYMENT	\$30.00
EARLY ACCOUNT CLOSURE (WITHIN 6 MONTHS)	\$5.00
SUBORDINATION FEE	\$150.00

Our Annual Meeting is your opportunity as a member of the credit union to engage and participate in your membership. It's also the time we use to report on the performance of the credit union and hold our Board of Directors election.

There is no cost to attend the Annual Meeting and eligible primary members are able to participate in prize drawings! For all Annual Meeting information and updates scan the QR code to the right or visit: MYMEMBERSFIRST.ORG/EVENT/77AM



CREDIT UNION EVENTS, ACTIVITIES & REMINDERS



Thanks to faster digital processing, funds you send and receive that are handled electronically, such as Bill Pay, ACH, Remote Deposit, etc., may post more quickly to your account. Please keep this in mind as you review your available balance(s) and utilize funds available.



Martin Luther King Jr., Day | Jan. 15
Presidents Day | Feb. 19
All credit union locations closed.



As a credit union member, you'll receive periodic emails regarding events, location & service availability, products & services, or important credit union updates. Make sure to let us know if you're not currently receiving these updates or need to update your contact information.

VITAL STATISTICS:

AS OF OCTOBER 31, 2023

ASSETS: \$97,120,020
SHARES: \$90,461,930
LOANS: \$45,540,827
MEMBERS: 4,699

MYMEMBERSFIRST.ORG | ROUTING NUMBER: 264281393

OAK RIDGE BRANCH | 865-482-4343
112 ADMINISTRATION RD, OAK RIDGE, TN 37830

KNOXVILLE BRANCH | 865-539-4344
112 MARKETPLACE BLVD, KNOXVILLE, TN 37922

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