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Chattanooga, TN 37421

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Chattanooga, TN 37402

Quarterly Newsletter

1st Quarter 2023

## Annual Meeting

Please join us for our Annual Meeting to be held Thursday, March 23rd, 2023 at 3:00pm in the UNUM Atrium, located at 555 Walnut Street in Chattanooga.

The Annual Meeting consists of the credit union's business meeting for the year as well as board member elections.

Attendees will have a chance to win one of THREE \$500 Visa Gift Cards!



### OUR MISSION STATEMENT

*"To provide safe and sound financial services and products to our field of membership while maintaining the highest standards of ethics and integrity."*

Since 1934

## 2022 Board of Directors Election

Per the credit union's bylaws, the Nominating Committee is tasked with selecting candidates to fill the ballot for the election of Board Members to be performed at the annual meeting.

After the Nominating Committee has selected candidates, other candidates may ask to be placed on the ballot by submitting their resume and a petition signed by 1% of the membership by the stated deadline. If the number of candidates equals the number of open positions, there will not be a ballot at the annual meeting and there will be no nominations from the floor. The candidates will be elected by acclamation.

For 2023, there are three available positions that are each for a three year term. The Nominating Committee has selected current Board Members Julie Harper, Robbi Henderson and Tony Sanders for these positions.

Additional interested candidates have until close of business on February 6th, 2023 to submit their resume and petition signed by 90 members of the credit union in order to be placed on the ballot.

### Holiday Schedule

WE WILL BE CLOSED

**MLK Day**  
Monday, January 16th

**President's Day**  
Monday, February 20th



## Say, "Yes Please" to no surcharge fees.

The MoneyPass ATM network allows you to access nearly 40,000 convenient surcharge-free ATMs nationwide.

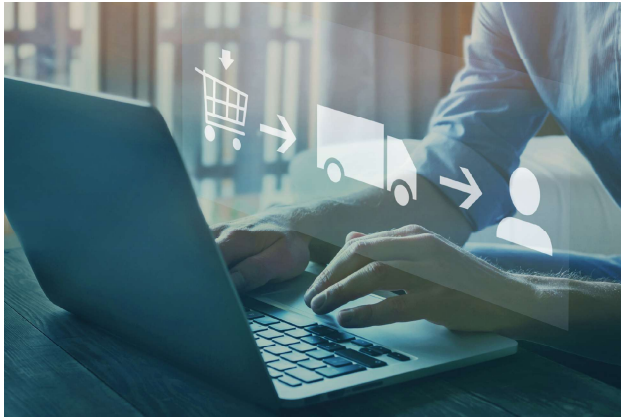
Visit [moneypass.com/atm-locator.html](http://moneypass.com/atm-locator.html) to locate a MoneyPass ATM near you.



### DID *you* KNOW?

You can create a personalized budget using Trends in your Trust FCU online banking!

## Don't Get Caught in a Non-Delivery Scam!



The non-delivery scam can be particularly difficult to spot, and recovery is nearly impossible. Here's what you need to know about this scam.

### How the scam plays out

In a non-delivery scam, a shopper makes an online purchase, often at a deep discount. Unfortunately, though, the promised package never arrives. After weeks of waiting, the shopper may try reaching out to the seller, only to find that the seller's gone AWOL, along with the victim's chances of recovering their money and/or their purchase.

### Protect yourself

Here's how to protect yourself against non-delivery scams:

- Never click on links or open attachments of unsolicited emails or on social media.
- Keep your device's security at its strongest settings.
- Opt-out of websites that are full of typos and/or grammatical errors.
- Check each website's URL for authentic spelling and signs of security, like the "https" and padlock.
- Research every new seller when shopping before sharing any information or making a purchase.
- Avoid making payments by prepaid gift cards or wire transfer. When shopping online, it's best to use a credit card.
- Stay away from sellers who advertise as if they are residents of the U.S. and then respond to questions by claiming they are out of the country.
- Be wary of items with prices that are too good to be true—they probably are!

### If you're targeted

If you believe you've fallen victim to a non-delivery scam, there are steps you can take to mitigate damage.

First, if you've paid by credit card, call the company to dispute the charge as soon as you recognize the scam. Next, alert the FTC about the scam so they can do their part in catching the crooks. If the alleged retailer is on the BBB website, you can let them know, too.

Shop smartly online and follow the tips outlined here to avoid getting scammed.

Stay safe!

Follow us on these social media sites!



## Financial Facts (As of November, 2022)

Members	9,566
Assets	\$119,577,782
Deposits	\$98,915,114
Loans	\$98,000,867

### Federally insured by NCUA



Online Chat  
Is available!

Have a question about  
your account but don't  
want to talk on the phone?

You can chat with a  
member services  
representative through  
your online banking!

### Board of Directors

Tony Sanders	Chair
Paul Larkins	Vice Chair
Robbi Henderson	Secretary
Michelle Holland	Treasurer
Travis Bowlin	Director
Bruce Chambers	Director
Sue Moore	Director
Sean Goff	Director
Julie Harper	Director

### Supervisory Committee

Marji Fortmiller	Chair
Andy Gaither	Member
Cathy Lovejoy	Member

### President/CEO

David Smart