



Celebrating 60 Years at our Annual Meeting and Member Appreciation Day. Saturday, April 28.

Plans are underway for our annual Meeting and Member Appreciation Day. But this year is very special in that we are celebrating our 60th anniversary! Please make plans to join us on Saturday, April 28th from 11:00 a.m. to 2:00 p.m. We will again meet at Harvest Park located near the main office in Knoxville, off I-640. There is a great play area for the kids, a covered pavilion, and indoor clubhouse. Our meal will be served in the clubhouse starting at 11:30.

Events planned are Bingo, door prizes for adults and kids, Kids Games, and meal provided by Buddy's BBQ. Weather permitting, we will again bring our New South "train" for rides along the park. If you haven't seen our trackless-train in recent local parades, you'll not want to miss it. This day serves as our annual meeting where we briefly review our credit union's progress, confirm and elect our volunteer Board of Directors, and show appreciation for all our

members. We have such a great time, and hope that all of you will plan to attend.

The Nominating Committee will recommend that incumbent Board Members Sandra Holbert, Jerry Hutson, and Barbara Williams be re-elected to serve another 3-year term. The committee did not receive any other nominations.

Purchase your Tickets Early, and Save!

Tickets are now available for the Annual Meeting and Member Appreciation Day. They will be available through April 20th at each branch for \$2.50. After the 20th and on the day of the event, tickets will be \$7.50. Pizza is planned for the kids meal for FREE if a ticket is reserved on or by the 20th. If they want the BBQ meal, it will be \$2.00.

Welcome to Joyce Grubb.



New South is proud to announce the appointment of Joyce Grubb to our Supervisory Committee. Joyce is no stranger to our friends and family of New South. She served as the Branch Manager of Southern Credit Union for 25+ years.

We look forward to having Joyce on our team. Her service and leadership will be much appreciated.

Please join us in welcoming Joyce!

Holidays:

All branches will be CLOSED to observe the following holidays:

Friday	April 6	Good Friday
Monday	May 28	Memorial Day
Wednesday	July 4	Independence Day



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games, reading and more



Do you still receive "Paper Statements" in the mail? If so, then you've not registered in our E-Statement program. E-Statements are electronic copies of your account statements that you can view, search, save, and print online. You'll receive an email at the beginning of each month to let you

know when the statements are available. E-Statements are Fast, Convenient, Secure, and Environmentally Friendly. You'll also contribute to huge savings for the credit union.

Sign up for E-Statements during the months of April and May and you could win a Kindle Fire. When you sign up – you're entered. Want another chance? Sign up to receive your VISA statements via e-statements and you'll be entered twice.

To sign up, go to our website, and log into your New South Online Banking account. Click "E-STATEMENTS" located on the left side of the screen. For VISA E-Statements, sign into Online Banking and click VISA CREDIT CARD ONLINE.

To sign up for Online Banking, go to our website, and click ONLINE ACCOUNT ACCESS, and then ENROLL HERE. You'll be assigned a temporary password to get you started. You can also register for Text and Mobile Banking.

Save time, money, and energy, sign up today!



Access to more FREE ATMs than any bank!

Did you know that New South has more FREE ATMs available to our members than any bank in the area? Through the Easy Street and MoneyPass networks, and Weigel's, you have FREE access to over 750 ATMs in Tennessee and 10,000 ATMs nationwide!

Years ago, New South helped in creating a No-Fee ATM network with Knoxville-area credit unions called "Easy Street." Now this has grown statewide. That means you can use 223 credit union-owned ATMs in Knoxville, Nashville, Chattanooga, the Tri-Cities, and other cities across the state - FREE of charge! New South is also a member of the MoneyPass network that is a nationwide surcharge free network that has over 10,000 ATMs owned by credit unions and banks. When you compare, New South offers more free ATMs than any local bank!

So, no matter where you are, there's probably a FREE ATM located closer than you think! To view a full list or locate the nearest free ATM, go to the ATM LOCATOR on our website or in our mobile banking.

Free ATMs in Tennessee: 477 MoneyPass • 223 Easy Street • 59 Weigel's Nationwide: 10,000 MoneyPass

Contact Information:

Knoxville branch (Main office):

phone (865) 523-0757
fax (865) 637-6535
address 3261 N. Mall Road
Knoxville, TN 37924

Maynardville branch:

phone (865) 862-6352
address 4587 Maynardville Hwy.

Rutledge branch:

phone (865) 828-6100
address 7701 Rutledge Pike

Payments by Mail:

address New South Credit Union
3261 N. Mall Road
Knoxville, TN 37924

E-Mail:

service4u@newsouthcu.com

On-Line Account Access:

www.newsouthcu.com

CU by Phone (24-hr. Audio Response):

(865) 673-8328

VISA:

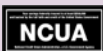
Lost/Stolen 1-800-449-7728
Activation 1-800-527-7728

MASTERCARD:

Lost/Stolen 1-800-264-5578
Activation 1-800-448-8268

Hours of Operation:

Monday 8:30 - 4:30
Tuesday 8:30 - 4:30
Wednesday 10:00 - 4:30
Thursday 8:30 - 4:30
Friday 8:30 - 5:30



Financial Tips for Life!

Refinance and Save.

Would you like to save HUNDREDS even THOUSANDS of dollars? You could with a simple phone call to New South.

ReFinance AUTO LOANS. If you have a vehicle loan somewhere other than New South you are probably paying too much. Check your interest rate and give us a call. By refinancing an existing loan from another institution over to New South, we could lower your rate, lower your payment, and save you hundreds or even thousands of dollars over the life of the loan!

One New South member said, "I had no idea what the loan rate on my car was. I had financed it at the dealer, and with all the paperwork, I couldn't remember. When I checked, the rate was much higher than what New South was offering. I made a phone call to New South they took care of it immediately. My existing bank wanted to charge me \$1,000 just to refinance with them."

ReFinance High Interest CREDIT CARDS. Save money by consolidating several high interest credit cards into ONE low monthly payment with a Bill Consolidation Loan or Home Equity Loan. You'll have more money in your pocket each month with a lower monthly payment while saving hundreds or thousands over time. Don't wait. Save money by refinancing with New South today.

Some restrictions may apply. Not applicable to existing NSCU loans. Call and talk with a loan officer today.

Christmas Club. Did Christmas cost more than you expected? Are you still paying for all those charges? If so, then you should open a Christmas Club account, today! It's not too early to start saving. You can set aside some money each month or each payday and have it Direct-Deposited into your Christmas Club account. Start saving now and avoid unnecessary credit card charges. So, before your family makes a "Christmas List," come to New South and open your Christmas Club Savings Account. Payouts are issued at the end of September - so you'll be ready to shop with cash! See a branch manager for complete details.

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