

Helping Our Members Live Better Lives

UNITED

THIRD QUARTER 2021

UNITED SOUTHEAST FEDERAL CREDIT UNION NAMES SHELLY BROWN PRESIDENT/CEO



United Southeast Federal Credit Union is pleased to announce the selection of Shelly Brown as the credit union's new President/Chief Executive Officer.

Shelly has been in the credit union industry for over 34 years and with United Southeast for more than 20 years. Most recently, she served as the Senior Vice President of Operations, where she oversaw the organization's branches, electronics, information technology, and compliance.

Brown has played a vital role in the growth and expansion of United Southeast Federal Credit Union in her marketing and operations roles. During her USFCU career, Shelly has been especially involved in developing new products, services, and the overall member experience. She is committed to continuing her involvement in the communities in which USFCU serves.

"I am honored to be selected as President & CEO of United Southeast Federal Credit Union," said Shelly. "We have a wonderful team of talented individuals here who are dedicated to our members and to providing them with the best service possible. I am excited about the opportunity to serve our members and grow our credit union while also continuing to be involved in our communities."

Board Chairman Gary King feels that Shelly's qualifications and experience make her an invaluable asset to USFCU.

"When the Credit Union Board of Directors was faced with the challenge of finding a new President/CEO, we knew that we had strong 'bench strength' within the Credit Union itself. Shelly Brown brings years of Credit Union management and operations experience to her new role as President/CEO, and it was no surprise that she was selected to lead USFCU into the future."

"The Board believes that Shelly is uniquely qualified to continue to strengthen our Credit Union products and services and to help grow our multi-state operations and membership."









BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

On October 21, 2021, United Southeast Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. In conjunction with this day USFCU will be holding our annual Member Appreciation Day. Stop by any branch location and enjoy a treat, giveaways, and register for a \$50 Food City Gift Card. We will be celebrating from 10:00am until 2:00pm and will also have a shred truck at our Corporate Office.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. USFCU is honored to be a part of this proud tradition.





WELCOME YOURSELF HOME WITH A USFCU MORTGAGE LOANS

Buying a home is one of the most important investments you'll make. In this competitive market it's more important than ever to lock in the best rate. USFCU offers a variety of mortgage loan options to best fit your needs.

When looking for a home, start with a pre-approval from USFCU. Get the details out of the way, so you can find out exactly what you can afford. As a pre-approved buyer, you will be in a better bargaining position, saving you time and money.

Already have a mortgage? Consider refinancing with *US*. We may be able to save you money every month by offering a better interest rate than you already have.

Shopping around for the perfect house is hard enough. With USFCU, there is no need to worry about shopping for the best home loan.

CHANGES TO DORMANT ACCOUNTS

If a primary share account, with a balance of less than \$100, has not been accessed in 365 days, it is considered to be a dormant (inactive) account. Per our Membership and Account Opening Agreement and Fee Schedule, a deposit or withdrawal must be made on a members account at least once a year in order to avoid a dormant fee. Effective October 1, 2021 this will apply to all primary share accounts, including accounts where the primary member is under 18 years of age.



Digital Wallet Available for USFCU Members

Remember when your mobile phone was strictly for calling? These days, we can now use our phone for snapping photos, recording videos and even paying for our purchases. United Southeast now has Apple Pay $^{\mathbb{T}}$, Google Pay $^{\mathbb{T}}$ and Samsung Pay $^{\mathbb{T}}$ for our debit and credit card users!

The next time you are in the checkout line passing time by scrolling through the news on your phone, keep that phone out and use it to pay for your groceries! For more information on USFCU's Digital Wallet, visit usfcu.org.

USFCU LOCATIONS:

Corporate Office: 1545 Bluff City Highway Bristol, TN 37620 423.989.2100

1 Medical Park Boulevard Bristol, TN 37620 423.844.3750 4718 North Roan St. Johnson City, TN 37615 423.610.1900

2555 Lee Highway Bristol, VA 24201 276.466.1222 1060 West Main Street, Suite 1 Abingdon, VA 24210 276.676.0515

1672 East Main Street Lebanon, VA 24266 276.415.9130