



## Annual Meeting & Member Appreciation Day.

Plans are underway for our Annual Meeting and Member Appreciation Day. Please make plans to join us on Saturday, April 29th from 11:00 a.m. to 1:00 p.m.

This will be our fourth year meeting at North Acres Baptist Church. To ensure we have a facility that can accommodate all our members in case of inclement weather, we believe that this location is the perfect spot. Nobody will have to be left out! North Acres features a large banquet/meeting room, large grassy play area outside, and ample parking.

Our day starts at 11:00 with registration, giveaways, and games. The meal, provided by Buddy's BBQ will start at 11:30. Some of our usual events planned are Bingo, Cash Door Prizes, and Kids Games. Everyone that attends will receive a free gift!

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 you will plan to attend. The Nominating Committee will recommend that incumbent Board Members be re-elected to serve another 3-year term. The committee did not receive any other nominations.

### Directions to North Acres Baptist Church:

- 0.7 miles past Food City on Millertown Pike
- Destination will be on your left

### Address:

- 5803 Millertown Pike, Knoxville, 37924



**Purchase your Tickets Early and Save!** Tickets are available at each of the branches. Purchase them on/before April 27 for the discounted cost.

- WHERE:** North Acres Baptist Church, 5803 Millertown Pike
- WHEN:** Saturday, April 29, 2017  
11 a.m. to 1 p.m.
- ADULT:** \$3.00 per ticket (for early purchase - on/by April 27) or \$8.00 per ticket at the door
- CHILD:** 12 & under FREE PIZZA (advance)  
\$2.00 if they want BBQ
- MEAL:** Provided by Buddy's BBQ

Don't forget – Free Pizza for everyone in attendance!

## NEW SOUTH – The Better Way to Bank!

### Welcome KNSECU Members

We are excited to welcome Knoxville News Sentinel Employees Credit Union members! By KNSECU joining the New South family, we have the ability to offer additional products and services plus we can leverage operational efficiencies and lower certain operating costs which will directly benefit the entire membership.

KNSECU evaluated several potential partners, and selected New South Credit Union because of our strong financial position, its shared vision, its excellent reputation for member service, and our expansive list of products and services.

"We are excited the members of KNSECU voted to partner with us, and are excited to add them to the New South family. New South is stronger than ever, and merging in KNSECU only adds to our strength. By combining resources, we can serve all our members even better," said Richard Schulz, President and CEO, of New South.

Upon the merger completion, New South's assets will exceed \$55 million and total membership will surpass 6,600. We invite everyone at New South to join us in welcoming KNSECU members!



### Holidays:

All branches will be CLOSED to observe the following holidays:

Friday	April 14	Good Friday
Monday	May 29	Memorial Day
Tuesday	July 4	Independence Day



**Club Accounts** It's reported that most consumers go into debt for both vacations and Christmas holidays and it takes about six months to catch up. And in the process they're probably paying finance and interest charges. Don't use credit cards to pay for these expenses – Let New South help you save by opening a Club Account. Club Accounts let you save money at a higher rate than a regular savings account. You can set aside money each week, once a month, or have it automatically transferred with each payroll deposit. It's up to you. Your funds will automatically be transferred to your savings or checking account on Pay-Out dates: March 31 for Vacation Club funds, and September 30 for Christmas Club. **By planning ahead, you'll be more confident as you make your spending plans for these big events.**

**Vacation Clubs** Our Vacation Clubs just paid-out on **March 31st**. On this day, the amount of money in a member's vacation club automatically transferred to the account they designated. If you don't have a vacation club account, open one today – it's never too early to start saving and you'll be glad you did!

**Christmas Clubs** If you haven't opened a Christmas Account, stop by any New South branch and start your savings today! Don't let the holidays sneak up on you. Start saving now.

We'll keep your Club Accounts open until you tell us otherwise; however, no withdrawals are allowed before each club's pay-out date.

## Contact Information :

### **Knoxville (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.

### **News Sentinel branch – Knoxville (KNS Employees Only)**

phone (865) 342-6932  
address 2332 News Sentinel Drive

### **Rutledge branch:**

phone (865) 828-6100  
address 7701 Rutledge Pike

### **Payments by Mail:**

address 3261 N. Mall Road  
Knoxville, TN 37924

### **E-Mail:**

service4u@newsouthcu.com

### **Website and Online Banking:**

www.newsouthcu.com

### **Mobile Banking:**

m.newsouthcu.com

**Automated Account Access: (by phone)**  
(865) 673-8328

### **VISA:**

Lost/Stolen 1-800-449-7728  
Activation 1-800-654-7728

### **MASTERCARD: After Business Hours Only**

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!

## Retirement Planning – Start Early !

If you or a family member is thinking about retiring in the next 5+ years, learn from your predecessors and start the retirement planning sooner.

According to a survey of recent retirees, over half (57%) of recent retirees wish they had done more retirement planning before they retired.

New South offers FREE retirement planning. We have licensed professionals on site that can help answer questions that can help you determine your priorities and create a retirement strategy that will help you meet your retirement goals. We offer our members access to fixed and stock market-based options without the unnecessary brokerage fees.

New South can help with decisions on pension options, 401K rollovers, tax planning, Social Security and RR Retirement questions, and retirement budgets. We can also assist you in consolidating and automating your finances to give you more control and to simplify your life in retirement.

**57% of recent retirees wish they had done more retirement planning. Don't wait until it's too late, give us a call today.  
We can assist you with:**

- Pension Options
- 401(K) Rollovers
- Tax Planning
- Social Security Retirement Questions
- Rail Road Retirement Questions
- and more!

**NEW SOUTH** – The Better Way to Bank!

**NSCU**  
New South Credit Union