

Congratulations to the Winners of the Tin Mill Credit Union 2014 Scholarship Awards



Left to right - Janet Stagani, Chairman of the Board; Alisandra Welch; Addie Jochum; and Kathi Rodgers, Manager.

Addie Jochum and Alisandra Welch were awarded the Tin Mill Federal Credit Union scholarships for 2014. This is the second year the scholarship program has been implemented.

Addie Jochum, from Wheeling, is the daughter of Bruce and Sally Jochum. She attends West Liberty University and is studying to become a Certified Registered Nurse Anesthetist.

Addie is the President of the Student Nurses Association at West Liberty University and is a ticket salesperson for the West Liberty girls and boys basketball games.

Alisandra Welch, is the daughter of Tom Welch of Weirton and Janeen Welch of Weirton. She is a senior at Madonna High School, where she maintains a 4.3 grade point average. She is President of the Interact Club and is actively involved in a number of clubs and organizations. She is also a member of Madonna's golf and tennis teams. Alisandra plans on attending Carnegie Mellon University to become a chemical engineer.

The Tin Mill Credit Union Holds 61st Annual Meeting

The 61st Annual Membership meeting of the Tin Mill Employees Federal Credit Union was held on Wednesday, March 19th, at Undo's in Weirton.

The meeting featured Election of Officers, Annual Reports, a sit down dinner and door prizes.

Chairman Janet Stagani's report stated that during 2013 the credit union realized a growth in assets and ended the year in excess of \$18 million. The credit union did post negative income due in part to historic low returns, but posted negative income due in part to historic lows returns on our investments as well as our loan portfolio. Additionally, the credit union continued to pay the assessments charged for the NCUSIF and the Corporate Stabilization expenses. Even with the negative income, the credit union continues to remain one of the safest and soundest of financial institutions.

The Election of Officers were held and Jack Hatala and Donna Bohach were re-elected to the Board of Directors for a 3 year term.

TIN MILL's PRIVACY POLICY DISCLOSURE **Member/Consumer Financial Information Privacy**

It is the policy of the Tin Mill Employees Federal Credit Union, (hereinafter referred to as "Tin Mill") to protect the confidentiality of each member's nonpublic information. This will be accomplished consistent with all state and federal laws.

Tin Mill shall take measures to protect the accuracy and privacy of all member information used in the normal operations of business.

Tin Mill shall not collect or maintain information concerning its members that is not essential for normal business purposes.

All directors, committee members, officers and employees of Tin Mill are required to hold in confidence all Credit Union transactions with its members including all information concerning a member's account and to protect private member information.

Information We Collect

We collect nonpublic information about you from these sources:

- ❖ Information we receive from you on applications or other forms such as your name, address, social security number, assets and income;
- ❖ Information about your transactions with us or others such as account balance, payment history, parties to transactions and credit card usage.
- ❖ Information that we receive from consumer reporting agencies such as creditworthiness and credit history.

Shared Member Information

It is the policy of the Tin Mill to prohibit the disclosure of member information to third parties except:

- ❖ When such disclosure is necessary to complete member transactions to non-affiliated third parties as permitted by law;
- ❖ To comply with court order, applicable laws or regulations;
- ❖ When written permission is given by the member(s);
- ❖ Information Tin Mill provided to credit reporting agencies, which the Fair Credit Reporting Act strictly regulates;
- ❖ To non-affiliated third parties with whom the Credit Union has joint marketing agreement (example: personal and credit insurance products and services);
- ❖ Tin Mill does not sell or provide personal information to third parties for independent use;
- ❖ Information on former members will not be shared except as permitted or required by law.

Statement of Policy

The protection of member privacy is an "ongoing process" and Tin Mill will continue to review and monitor measures taken to safeguard member information. All member information shared with vendors, including all contracts and agreements between the vendor and Tin Mill, shall guarantee to safeguard all information. We restrict access to non-public information to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information. Tin Mill reserves the right to amend this policy.

For questions on this Privacy Policy, please contact the Credit Union at (304) 748-5811.

CONGRATULATIONS

to **PAULA TOMASIK** of
Wheeling, WV.
Paula was the
winner in our
Pittsburgh Penguins
Ticket Giveaway.



MEET YOUR STAFF

This quarters "Meet Your Staff" employee is Linda Quinn.

Linda has been with the Tin Mill Credit Union for over 25 years. She began her financial career working for Wheeling National Bank for 6 years prior to coming to the credit union.

Linda resides in Weirton with her husband Joe, and has 4 grandchildren.

REMINDERS

- If your mailing address has changed, we need the change in writing. You can fax or mail the change to either of our offices.



Weirton Fax: 304-748-5495
West Liberty Fax: 304-336-3014

- When mailing deposits or payments, please use the following address:

Tin Mill Federal Credit Union
3016 West Street Weirton, WV 26062

- Be aware of scams. The credit union will never text or email you if there is a problem with any of your accounts or your debit card. Do not give out any information unless you know it is a staff member you are talking to.

OUR LOCATIONS

Main Office

3016 West Street
Weirton, WV 26062
304-748-5811
www.tme-fcu.org

West Liberty Branch

1006 Van Meter Way
West Liberty, WV 26074
304-336-7530



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