



AGILITY FINANCIAL
PEOPLE HELPING PEOPLE
— Est. 1933 —

January 2017

First Quarter

member NEWS

Agility Financial Credit Union was originally chartered in 1933 as The Appeal Papers Credit Union to serve employees of the Memphis Commercial Appeal. As a nonprofit financial cooperative, Agility Financial Credit Union began offering saving and loan accounts to those employees who joined as members of the credit union. By pooling their resources together, credit union members were able to offer an attractive alternative to the traditional bank.

From those beginnings, the Agility Financial Credit Union has expanded their field of membership to the Scripps Media Company, including the WMC Family of Stations which includes Radio Station FM 100. Additional sponsor companies are the Memphis Business Journal, the Ronald Barker Construction Company, Collerville Auto Center and Friends of the Library. If you are employed by any of these companies, live, work, go to school or go to church in the 380 loop, you are eligible for all the great benefits of credit union membership.

Agility Financial Credit Union exists to serve its members and provide the personal service that makes the credit union difference.

1st Quarter Holiday Closings

Martin Luther King, Jr. Birthday
Monday, January 16, 2017

President's Day
Monday, February 20, 2017

Find out why more members agree, Agility Financial is the best credit union!

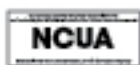
Mobile Deposits as Easy as a Click

Download it now!



Agility Financial Credit Union Annual Member Meeting!

Leroy Smith is up for re-election. See the story on the next page.



MEMBER SERVICES Checking Accounts

Agility beats the banks in offering low fees, overdraft protection, no transaction limitations, no minimum deposits, and ATM and debit cards — and you earn dividends.

Savings Accounts

The Regular Savings Account is your primary account at your Credit Union, always earning interest for you. There is no fee, and a minimum balance of \$25 keeps you a member.

The Money Market Account typically earns higher interest than the Regular Savings Account and requires a \$2,500 minimum balance.

Agility's Christmas Club Account is an ideal way to plan for the holidays.

There is no minimum balance and your money earns interest.

Share Certificate Accounts (certificates of deposit or CDs) require a minimum balance of \$500.

Dividends are earned daily and credited quarterly, and you keep the CDs until their maturity date.

Individual Retirement Accounts help you save for your retirement. We offer excellent rates on Traditional, Roth and Education IRAs.

Lending Opportunities

At Agility, we are well capitalized, which makes us competitive when it comes to offering loans. We'll help you buy a new or used car, make home improvements, take a vacation, consolidate bills, or get appliances. Typically, loans offered through credit unions have lower interest rates.

Looking for a New Car?
Start with Us!



New Hours for 2017:

8:30 - 4:30

Monday through Friday

Shared Branches

Agility Financial participates in CO-OP's network of 5,000+ shared branches giving you more direct access to your money than most traditional bank customers have!

To find other shared branches, go to co-opcreditunions.org/locator/

STATE OF THE CREDIT UNION

Annual Member Meeting Set

BOARD OF DIRECTORS

Bill Hughes, President
Leroy Smith, Vice President
Stan Carroll, Treasurer
David Minner, Secretary
Bernadette Crawford, Director

FRIENDLY STAFF

Kay Mims, CEO
Donna Calvi, MSR

495 Union Avenue
Memphis, TN 38103
agilityfinancial.com



Mark your calendar now for our Annual Meeting! Join us on Sunday, March 15, 2015 at the Benjamin L. Hooks Central Library, located at 3030 Poplar Avenue in Memphis. We will review the Credit Union's past year financials, discuss future plans, and answer any

questions and concerns from members. Doors open at 1:30 p.m. and the meeting starts at 2 p.m. Door prizes will be awarded!

Currently, incumbent Leroy Smith will be running again. Any other interested candidates need to send a letter of interest to the Credit

Union by Sunday, January 31, 2017. Our membership will vote for this director position at the Annual Meeting.

Note: We will NOT accept nominations from the floor. If you have questions, please call the Credit Union at 901-529-2760 or email Kay@agilityfinancial.com.

Agility Financial Credit Union is here for you, our member-owners. We work hard to provide you and your family with the most competitive financial arrangements possible.