

POSSIBILITIES

PUBLISHED FOR THE MEMBERS OF ASCEND FEDERAL CREDIT UNION



EQUITY LOAN PROMO
FAST FORWARD
TO FINANCIAL
FREEDOM

INSIDE

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JANUARY 2012

QUICK READS

TurboTax

All the guidance you need to get your maximum refund is just a click away with TurboTax! Visit ascendfcu.org.

Current Promotions

Jan. 9 - March 10
Equity Loan Promo

Upcoming Events

March 1
Apply for the Ascend Federal Credit Union Scholarship at ascendfcu.org by March 1.

March 31
Join us for the 61st Annual Meeting and Election scheduled for 1 p.m., Saturday, March 31, in the Apollo 11 Meeting Room at Ascend's Corporate Headquarters at 520 Airpark Drive in Tullahoma.

2011 Annual Report

Please note that copies of the 2011 Annual Report will be available at all Ascend financial centers by Monday, March 26. A downloadable copy will also be available at ascendfcu.org.

Postal Rate Increase

Due to postal rate increases, members can expect to incur a \$.70 increase in shipping and handling on personal checks.

OUR PROMISE TO YOU

One thing that makes Ascend Federal Credit Union fundamentally different from other financial institutions is that we offer a promise to members.

This promise creates a level of expected service that we strive to achieve with every member interaction – whether it's on the telephone, Internet or in a financial center.

Our promise – the Ascend brand promise – is to educate and help members become effective financial stewards.

What does that mean? It means every Ascend employee promises to give you his or her undivided attention so we can understand your situation fully before offering solutions that fit your specific needs.

Thank you for the opportunity to be of service, and we look forward to helping you recognize and raise your possibilities.

NO FEES, JUST FREEDOM

A Freedom Card from Ascend packs a lot of value.

Active Freedom Card users can get a quarter percent rate reduction on vehicle financing.

Thanks to our new partnership with the Allpoint network, Ascend members can use their Freedom Card fee-free at more than 43,000 ATMs worldwide (see the Allpoint article in this issue for more details).

You can use a Freedom Card anywhere Visa debit cards are accepted, which means you save money by not ordering checks.

And the best feature: Our Freedom Card is free with your checking account!

What are you waiting for? Order your Freedom Card by visiting your nearest Ascend financial center or calling 800-342-3086.

THE DIFFERENCE IS CLEAR



They say less is more.



That's the attitude of some financial institutions. Less service, more fees. Fewer products, more profit.

If you're tired of business as usual, expect business unusual at Ascend Federal Credit Union.

Sure, we've got checking and savings accounts. We also have mortgage and vehicle loans, credit cards, ATMs – basically the same products you'll find anywhere.

But, Ascend is different.

We are a non-profit financial cooperative mutually owned and governed by the members we serve. We have better rates and fewer fees

than the other guys. We also have a ton of free services like Mobile Account Access, electronic bill payment, a health savings account, youth accounts, financial education seminars, and much more.

Plus, over the past seven years, we've returned more than \$39 million to our members in bonus dividends and loan interest refunds.

A financial institution giving money back? Now that's different.

If you appreciate the credit union difference, encourage your friends and family to experience the difference for themselves. Ask them to call 800-342-3086 to learn how to join Ascend.

FAST FORWARD FINANCIAL FREEDOM

Looking for a New Year's resolution you can keep? How about resolving to improve your fiscal fitness?

With high unemployment and a stagnant economy, Americans aren't thinking about more debt. They want solutions to pay off their debts and get more control of their finances.

Ascend has products that can help. Paying too much interest on your credit card? Look at our credit card rates. Need reliable transportation to get back and forth to work? We have low vehicle rates with reasonable terms. Feeling overwhelmed by your monthly mortgage payment?

Refinance with Ascend now and start saving money.

At Ascend, our brand promise is to educate and help members become effective financial stewards. Make 2012 the year that you use the resources available to you as a credit union member to reach your financial goals.

Throughout this year, watch for reminders about how Ascend can help you fast forward to financial freedom.



FAST FORWARD TO FINANCIAL FREEDOM Equity Loan Promo



Ascend has the products and services you need to reach your financial goals quickly.

Get control of revolving credit card debt and get out of debt faster with Ascend's equity loan promo Jan. 9 through March 10:

- ▶▶ Secure a fixed rate as low as 3.50%* for a 36-month term*.
- ▶▶ Borrow 95%* of the appraised value of your home plus closing costs and less your first mortgage, up to \$50,000.
- ▶▶ Consult your tax advisor on the possible tax advantage of an equity loan from Ascend.

As a new year begins, commit to making healthier decisions in how you choose to borrow. Now is the time to reexamine your finances to make sure you're paying a low rate, minimal finance charges and getting out of debt faster.

Apply for your equity loan at ascendfcu.org, by calling 800-342-3086 or at any Ascend financial center.

* All loans are subject to credit approval. The annual percentage rate (APR) you receive will be based on your credit score and the term of the loan. You will be informed of the APR for which you qualify before you become contractually liable for the loan account. For example, your monthly payment on a \$10,000 loan amount would be \$293.16 based on 3.50% APR and a 36-month repayment term.

APPLY FOR ASCEND'S SCHOLARSHIPS BY MARCH 1

March 1 will be here before you know it.

Why is that such an important date? March 1 is the deadline for application materials for the Ascend Federal Credit Union Scholarship.

For the tenth consecutive year, Ascend will award \$1,000 scholarships to members. Whether you will be graduating high school and heading to college in 2012 or if you're already in college and looking for funds to continue your education, the Ascend scholarship is for you.

Every aspect of the scholarship – from application and submission to notification of award recipients – is online. For complete scholarship requirements and to access the application, simply click the scholarship banner at ascendfcu.org beginning Jan. 1.

Don't wait until the last minute! Apply for the Ascend scholarship today!

Please note: Applications will only be accepted online.

All family members of Ascend Federal Credit Union's officials and employees are excluded from eligibility. Scholarship winners may reapply for the next academic year.



NEW ATM NETWORK ANNOUNCED

Your chances of being close to a surcharge-free ATM have just increased 21,400%, give or take an ATM or two.

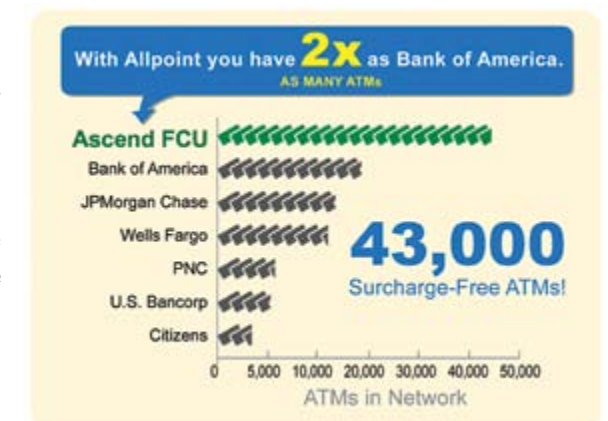
That dramatic jump is thanks to Ascend's new partnership with the Allpoint network.

Prior to the partnership, credit union members could use their Freedom and ATM cards to make fee-free transactions at roughly 200 ATMs in Middle and East Tennessee.

The Allpoint network consists of approximately 43,000 surcharge-free ATMs worldwide. According to the company's Web site, one of every 12 ATMs in America is part of the Allpoint network. In Tennessee alone, Ascend members will be able to make fee-free transactions at 371 ATMs. Retailers with ATMs in the Allpoint network include Costco, CVS/pharmacy, ExxonMobil, Hess, Kroger, Rite Aid, Sunoco, Target, Walgreens, Winn Dixie, and 7-Eleven.

Find the Allpoint ATM nearest you by visiting ascendfcu.org and clicking "About," then "Allpoint." From this page, you can also download a mobile Allpoint ATM locator for your iPhone™, Android™ or BlackBerry™. You can also call toll-free 800-976-4917 to find the nearest Allpoint ATM.

When traveling, simply look for the Allpoint logo, and you will be guaranteed a surcharge-free transaction. If you are at an Allpoint network ATM and a screen appears asking you to accept a surcharge, press "yes" to accept the surcharge and proceed with the withdrawal. You will not be charged a surcharge or Ascend will refund your money.



GET ORGANIZED WITH E-STATEMENTS

Looking for a way to be more organized in 2012? Why not start with your monthly statement?

Replace those stacks of statements lying around your house with e-statements from Ascend.

An e-statement is your totally free, paperless and secure way to receive your monthly statement. Rather than spending all day in a mailbox unsecured, your e-statement sits behind password-protected E-BRANCH. Plus, you don't have to worry about stacks of paper to file or shred. You can easily save your e-statement to a CD or DVD for the ultimate in convenient storage.

Registering for e-statements is easy. Log onto E-BRANCH and select "Account Access," then "Online Statements." Read and accept the disclosure. When your e-statement is ready, you'll receive an e-mail.

Resolve to cut clutter and simplify your life by registering for e-statements from Ascend today!

NOTICE TO ALL ASCEND FEDERAL CREDIT UNION MEMBERS

"In order to prevent the use of the U.S. banking system in terrorist and other illegal activity, federal regulations require all financial institutions to obtain, verify, and record identification from all persons opening new accounts or being added as signatories to existing accounts. This institution cannot waive this requirement." – United States Department of the Treasury

If the staff of Ascend Federal Credit Union asks you to provide a photo ID, the request is not meant to invade your privacy or disrespect you if you are a long-time member. We are simply complying with a federal regulation that is designed to protect you from identity theft and protect the credit union from being used for criminal activity.

For account transactions, you will be asked for one form of ID. If you are opening an account or adding someone new to an existing account, you will be asked for a photo ID, as well as other information that will allow us to identify you. Required information that must be obtained includes:

- Name
- Mailing address
- Residence address (if different than the mailing address)
- Social Security Number or Tax Identification Number
- Date of birth

Individuals opening accounts for minors must provide ID for themselves and a Social Security card for the child.

The USA Patriot Act requires the credit union to maintain records of the verification and update the information.

Confidentiality of this information will be maintained as required under the Privacy Act and all other applicable laws and regulations.

HO HO HOLD ON! ASCEND'S VISA TO THE RESCUE

A mailbox full of bills isn't exactly how you planned to start the New Year. In the midst of spreading Christmas cheer, you left a trail of plastic from here to the North Pole.

Why not consolidate all your high-rate card debt into one low-rate Visa from Ascend?

All of our Classic, Gold, Platinum, and Student Visas have no annual fee, no transaction fee for cash advances, and a great low annual percentage rate.

Start the year off with a gift to yourself – one bill, one card. Apply for your Ascend Visa at ascendfcu.org, or call 800-342-3086.

TIPS TO HELP YOU SAVE IN THE NEW YEAR

You know you need to save more. Yet, if you are like most, you put off saving money until after it is already spent. Try these simple strategies to begin saving money:

Use your employer retirement plans. If your employer offers a match on your contributions, you should save at least that much in your plan. After all, this is free money that will enable you to save more on an annual basis. For example, if your company offers a 3% 401k match, and you save 3%, your total annual savings will actually be 6%. What a deal!

Set up an auto-transfer amount from checking to savings each pay-period – \$25, \$50, \$100 or whatever is a good starting point for your budget. It will make a tremendous annual difference for your personal savings.

Use coupons. Such a simple strategy, but it works. Look for local weekly deals on the items you already purchase to reduce your spending in those categories. Look at your receipts at the end of each week and move the amount you save into your savings account.



CHECKFOLIO™ BRINGS ORDER TO YOUR CHECKS

You may notice that your next check order looks different when it arrives in your mailbox.

Harland Clarke, our check provider, conducted extensive market research and asked consumers what they thought about the way checks were packaged and organized. The research findings inspired the creation of CheckFolio, a new check system that is changing the way account holders receive, use and store their checks.

With CheckFolio, multiple checkbooks are neatly aligned in a compact folio for ease of use and convenient storage. Designed to deliver an exceptional check experience to our members, CheckFolio is:

- **Organized.** All components are packaged together neatly, ready to place in a drawer, filing cabinet or on a bookshelf for easy access and storage.
- **Secure.** CheckFolio arrives in a tamper-evident package and its unique design makes for discreet and flexible storage options — helping to protect the contents and account holder identity.
- **Eco-friendly.** The compact and efficient design uses less material and creates less waste—plus, CheckFolio is recyclable.

The transition to CheckFolio will take place during 2012 and will be gradual, so some members may receive the new packaging before others.

ASCEND IS YOUR MORTGAGE RESOURCE

Whether you're buying a home or wanting to access your home's equity to make renovations or a major purchase, Ascend is your mortgage resource.

We offer a wide variety of mortgage and home equity products with competitive rates and reasonable terms. Our online application process enables you to apply day or night at your convenience. If you think you simply can't afford a home right now, our mortgage assistance programs offer options to help qualified members get the home of their dreams.

Are you a homeowner looking for some breathing room on your budget? Now is the time to compare your mortgage rate to ours. Save money by refinancing with Ascend, and fast forward to financial freedom.

Turn to Ascend for the resources you need to purchase, renovate or refinance your home. To learn more about any mortgage or home equity product from Ascend, visit ascendfcu.org. You can also visit your nearest Ascend financial center or call 800-342-3086.

TURBOTAX IS NOW AVAILABLE AT ASCEND

TurboTax is now available right inside E-BRANCH to help make this your easiest tax year ever! Rely on TurboTax to get the advice you need and get your taxes done right. You won't get a bigger refund anywhere else—guaranteed.

TurboTax does the hard work for you:

- Walks you step-by-step, just like a GPS, through your unique tax situation with extra help designed specifically for first-time users
- Guarantees its calculations are 100% accurate, or TurboTax will pay you any IRS penalties plus interest
- Double checks your return every step of the way to help you get the deductions and credits you deserve
- Saves you time by bringing in information right from your Ascend account

Just log in to ascendfcu.org and click on the **My TurboTax** tab to get started today.

Federal tax refund in as few as 7 days: IRS estimates 7-14 days for e-file with direct deposit. State refund delivery times vary by state.

Maximum Refund Guarantee – or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, TurboTax will refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within 60 days of your TurboTax filing date and no later than 6/17/12. Optional add-on services excluded. Cannot be combined with TurboTax Satisfaction (Easy) Guarantee.

Accurate calculations guaranteed: If you pay an IRS or state penalty or interest because of a TurboTax calculations error, TurboTax will pay you the penalty and interest.

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61ST ANNUAL MEETING & ELECTION SCHEDULED

The Nominating Committee for Ascend Federal Credit Union's Board of Directors has submitted nominations for three Board seats to be filled in 2012.

Biographical data on nominees Randal J. Braker, Carolyn W. Stone, and Jim Ward is included for your information.

Nominations by petition must be submitted to the secretary of the Board of Directors no later than 5 p.m. on Monday, Feb. 20, 2012, in order to qualify. Nominations by petition require a minimum of 500 signatures. Biographical data and a signed "Notice of Willingness to Serve" must accompany petitions.

Blank petitions and "Willingness to Serve" notices may be obtained by contacting the credit union's Marketing Department at 1-800-342-3086. In the event no nominating petitions are filed by the general membership, nominees submitted by the Nominating Committee will be elected by acclamation. In this case, according to the bylaws, a mail ballot is not required.

Nominations will not be accepted from the floor at the Annual Meeting if there is at least one nominee for each position to be filled. The results of the 2012 Annual Election will be announced at the Annual Meeting scheduled for 1 p.m., Saturday, March 31, in the Apollo 11 Meeting Room at Ascend's Corporate Headquarters at 520 Airpark Drive in Tullahoma.



Randal J. Braker
Manchester, TN 37355

Employment:

- General Manager, Duck River Utility Commission, 1988 – present
- Project Engineer, Indiana American Water Corporation, 1981 – 1988

Education:

- BS, Civil/Environmental Engineering, 1981, cum laude, Rose-Hulman Institute of Technology
- MS, Business Administration, 1987, magna cum laude, Indiana University

Experience:

- Member Ascend FCU, 1988 – present
- Board Development Committee, 2000 – 2002
- Supervisory Committee, 2002 – 2003
- Board of Directors, 2003 – present
 - Vice-Chairman, 2005 – 2008
 - Chairman, 2008 – 2011

Community Involvement:

- Boy Scouts of America, Boy Scout Leader, 1984 – 1985; Cub Scout Leader, 1996 – 2002
- Duck River Watershed Resources Council, 2002 – present
- Emergency Planning Councils, Manchester and Tullahoma, 1992 – present
- Manchester Babe Ruth Baseball League, President, 2005 – 2007
- St. Mark Church, Finance Council, 2007 – present; Future Planning Committee 2003 – present
- Tullahoma Chapter, Tennessee Society of Professional Engineers, 1988 – present



Carolyn W. Stone
Tullahoma, TN 37388

Employment:

- Tullahoma City Schools, 1973-1975 and 1977-2004
- Currently retired

Education:

- BS, Middle Tennessee State University (MTSU), 1977
- Masters in Administration and Supervision, MTSU, 1983
- Education Specialist, MTSU, 1985

Experience:

- Member Ascend FCU, 1973 – present
- Board Development Committee, 1996 – 1998
- Supervisory Committee, 1998 - 2003
- Board of Directors: 2003 – present
 - Secretary: 2008 – 2011

Community Involvement:

- Highland Baptist Church
 - Budget and Finance Committee
 - Trustee
 - Scholarship Committee
- Tullahoma City Education Association, 1973 – 2004
 - President, 1998 – 1999
 - Vice President, Membership Committee
 - Chairman, Hospitality Committee
 - Chairman, Political Action Committee
- Coffee County Retired Teachers Association
 - Vice President/Program Chairman, 2005 – 2007
- Tennessee Education Association, 1973 – present
- National Education Association, 1973 – present
- American Legion Auxiliary, 1981 – present
- Alpha Delta Kappa, 1984 – present
 - Program Chairman
 - Hospitality Committee



Jim Ward
Tullahoma, TN 37388

Employment:

- Retired, Executive Director, Tennessee Association of School Supervision and Administration, Nashville, TN, 1994 – 1998
- Retired, Director of Instruction, Tullahoma City Schools and Kingsport City Schools, 1974 – 1994
- Former Principal, East Junior High School, Tullahoma, and Robinson Jr. High, Kingsport, 1965 – 1974

Education:

- BS, Chemistry/Math/Science, MTSU
- MA, Biology/School Administration, MTSU and UT, Knoxville
- MA plus 60 hours

Experience:

- Member Ascend FCU, 1979 – present
- Supervisory Committee, 1983 – 1988
- Board of Directors, 1988 – present
 - Chairman, 1995 – 1997
 - Vice-Chairman, 1993 – 1995
 - Secretary, 1991 – 1993

Community Involvement:

- Elder, First Presbyterian Church
- Tullahoma Kiwanis Club, 1980 – 1992
- Sunrise Rotary, 1999 – present
- Partners for Healing, former Board of Directors

JOB CHANGE? Don't Ignore Your Retirement Plan Dollars.

Today is the best time to get started!

It is probably one of your biggest assets. Don't ignore it. People change jobs all the time, but many forget some important details – like their retirement plan money and leave it in their old employer's sponsored pension or 401(k) plan.

Could this be you? If so, you really owe it to your future to consider where to put the retirement assets you've worked so hard to build up. The wrong move could cost you thousands and greatly affect the quality of your retirement years.

One option is to consider moving over any retirement plans from a former employer into an IRA.

Benefits include:

1. Simplicity

Consolidate your retirement assets into one IRA. It will simplify your record keeping and give you a better picture of your overall portfolio.

2. Eliminate Investment Overlap

Having several accounts can have you holding many of the same types of investments in each account and cause you to be out of balance for your set of financial circumstances.

3. Wider Array of Investment Choices

It is very common for employer plans to have only a few investment options. Rolling assets into an IRA will literally give you thousands of investment choices.

4. Roth Conversions

Once your plan is rolled into a traditional IRA, you may be able to convert it to a Roth IRA. You can only convert to a Roth IRA if your income does not exceed \$100,000 and you file a joint return if married.

5. Beneficiary Distribution Options

Many employer plans have very limited and rigid beneficiary distribution options, especially for non-spouse beneficiaries. Rolling your assets into an IRA offers many additional flexible distribution pay out options, such as the "Stretch IRA" (paying out the death proceeds over multiple generations of beneficiaries).

Need help deciding what option is best for you? Contact a financial advisor serving the members of Ascend Federal Credit Union for a no-cost, no-obligation Retirement Assets Consultation. Call Randall Harris, CFP®, ChFC at 931-454-1307 or Kent Hart at 615-849-7388 or 800-342-3086, ext 1307 or ext 7388.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR111115-D022

GET BEHIND A KEYBOARD BEFORE YOU GET BEHIND THE WHEEL

You already know Ascend is the best place for a vehicle loan. But did you know Ascend can help you shop for your next ride?

Log onto ascendfcu.org and scroll over Member Services and then Partner Resources. Click the AutoFusion link, and you've got access to the tools you need to research your next vehicle. With this resource, you can virtually "build" your dream vehicle, get a price quote, or find the vehicle that's right for you with the New Car MatchMaker feature.

When you've found the car or truck that's right for you, go back to ascendfcu.org and check out our latest vehicle rates and terms. Make the rate for which you qualify 0.25% lower by authorizing payments through payroll deduction or direct deposit. And, if you're an active Freedom Card user, you can knock another quarter percent off your rate!

Financing your vehicle with Ascend couldn't be easier. Apply online at our Web site, or get credit union financing at a growing number of participating dealerships. For a complete list, visit ascendfcu.org.

THE POWER OF ASCEND IN THE PALM OF YOUR HAND

You have a busy schedule. That means you don't always have time to visit an Ascend financial center.

If you have a cell phone with a data plan and Web browser, then you have access to your funds.

Mobile Account Access puts the power of Ascend in the palm of your hand. This free service gives you access to E-BRANCH and E-PAY at your convenience. If you're already registered for these free electronic services, no separate sign-up is required. Monitor balances, make transfers, pay bills, check the latest rates – all on your schedule.

Concerned about security? We are, too. Mobile Account Access uses industry standard technology and 128 bit encrypted communication to keep your account information secure. No personal or confidential information is stored on the mobile device.

Don't have E-BRANCH or E-PAY? Visit ascendfcu.org and register for these free and secure electronic services today!



HOW TO AVOID FAKE CHECK SCAMS

FIVE THINGS YOU SHOULD KNOW ...

The letter says that you've won millions in a sweepstakes or lottery, and there is a check or money order enclosed as part of your winnings. All you need to do to get the rest is send money to pay the taxes.

Or someone offers you a job working at home as a "mystery shopper" or accounts manager. It's easy – you deposit the checks or money orders you'll receive and send the money somewhere, minus your "pay."

Is this your lucky day? No! It's a fake check scam that will cost you thousands unless you know the danger signs.

- If someone gives you a check or money order and asks you to send money somewhere in return, it's a scam. That is not how legitimate sweepstakes operators or other companies operate. If you have really won, you will pay taxes directly to the government. Legitimate mystery shopper or account manager jobs don't involve using money transfer services to send money.

- A familiar company name doesn't guarantee that it's legitimate. Crooks often pretend to be from well-known companies to gain people's trust. Find the company's contact information independently, online or through directory assistance, and contact it yourself to verify the information.

- The check or money order may be fake even if your bank or credit union lets you have the cash. You have the right to get the cash quickly, usually within one to two days, but your credit union can't tell if there is a problem with the check or money order until it has gone through the system to the person or company that supposedly issued it. That can take weeks. By the time the fraud is discovered, the crook has pocketed the cash.

- When the check or money order bounces, you will have to pay the money back to your bank or credit union. You are responsible because you are in the best position to know if the person who gave it to you is trustworthy.

- Sending money using a money transfer service is like sending cash – once the crook picks it up you can't get it back from the service. It's not like a check that you can stop after you've given it to someone or a credit card charge that you can dispute. But if the money has not been picked up yet, you may be able to stop the transaction. Contact the money transfer service immediately if you think you've been scammed.

Used with permission from Credit Union National Association, www.cuna.org.



P.O. Box 1210
520 Airpark Drive
Tullahoma, TN 37388



FOR OUR MEMBERS IN THE HOME OF:



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. This credit union is federally insured by the National Credit Union Administration. Membership is limited.

LOCATIONS

www.ascendfcu.org • memberservice@ascendfcu.org • 1-800-342-3086

CORPORATE HEADQUARTERS

P.O. Box 1210
520 Airpark Drive
Tullahoma, TN 37388

ARNOLD AIR FORCE BASE

452 N. Hap Arnold Drive
Arnold AFB, TN 37389

COLUMBIA

981 W. James Campbell Blvd.
Columbia, TN 38401

COOL SPRINGS

3150 Aspen Grove Drive
Franklin, TN 37067

FRANKLIN COUNTY

2459 Dechard Blvd.
Winchester, TN 37398

LEWISBURG

1372 Rock Crusher Road
Lewisburg, TN 37091

MANCHESTER

1929 McArthur St.
Manchester, TN 37355

MCMINNVILLE

Three Star Mall
1410 Sparta St.
McMinnville, TN 37110

MURFREESBORO

1250 W. Clark Blvd.
Murfreesboro, TN 37129

750 S. Church St.
Murfreesboro, TN 37130

4051 Franklin Road
Murfreesboro, TN 37128

NASHVILLE

6201 Centennial Blvd.
Nashville, TN 37209

2600 Elm Hill Pike
Nashville, TN 37214

SHELBYVILLE

1900 N. Main St.
Shelbyville, TN 37160

SMYRNA

769 Nissan Drive
Smyrna, TN 37167

TULLAHOMA

1611 N. Jackson St.
Tullahoma, TN 37388