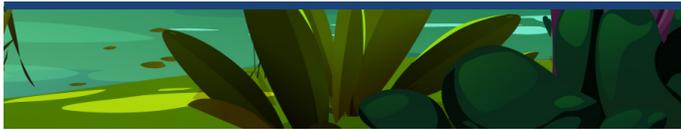


# MEMBER NEWSLETTER



## Youth Month Celebrations Coming SOON in April 2026!

UCFCU Kids Club members are invited to join us in celebrating Youth Month in April. Down below are some events Kids Club members can look forward to:

- UCFCU Kids Club members will earn double club coins during the month of April 2026
- Exclusive giveaways
- Bigfoot Buddies Scavenger Hunt

...and **MORE!**

Keep an eye on our Bigfoot Buddies page for more information.

[www.ucfcu.org/bigfootbuddies](http://www.ucfcu.org/bigfootbuddies)



**Come see us at the  
2026 Home & Garden  
Show!**

**Presented by:**  
Upper Cumberland Home  
Builders Association

Come find your home and landscaping inspirations at the 2026 Home & Garden Show. There will be shopping, giveaways, food and MORE!

**Event Information**  
2026 Home & Garden Show  
March 28-29, 2026  
**Located At:**  
DelMonaco Winery  
600 Lance Dr • Baxter, TN  
Admission is \$5  
[www.uchba.com](http://www.uchba.com)



## Save the Date for UCFCU's Free Shred Day

Upper Cumberland FCU will be hosting a FREE shred day for Upper Cumberland FCU members!

### ONLY AVAILABLE AT:

UCFCU Main Branch

### Located At:

627 Livingston Road,  
Crossville TN

April 11, 2026

9AM - 12PM Central  
(or until the truck is full)

- Paper items ONLY!
- Limit 3 boxes or 3 tall kitchen trash bags.
- Don't forget to check for important documents before shredding.

## Upcoming Federal Holiday Closings

### Memorial Day

Monday: May 25, 2026

### Juneteenth

Friday: June 19, 2026

### Independence Day

Saturday: July 4, 2026

### Labor Day

Monday: September 7, 2026

### 2026 Federal Holiday Closings

[www.ucfcu.org/connect/  
federalholidayclosings](http://www.ucfcu.org/connect/federalholidayclosings)

**UPPER CUMBERLAND  
FEDERAL CREDIT UNION**

Mortgages • Auto Loans • Checking & Savings



**UCFCU  
NMLS#:**  
516914

[www.ucfcu.org](http://www.ucfcu.org) • 931.484.9433

You are cordially invited to attend UCFCU's 91st Annual Meeting! The Upper Cumberland FCU Annual Meeting is scheduled for **4:30PM Central on Tuesday, March 31, 2026**, at the Cumberland County Community Complex. We hope to see you there!

Board member nominations by petition require a minimum of 93 signatures (1% of membership as of December 31, 2025) and must be submitted to UCFCU's Marketing Department, [CUDesigns@ucfcu.org](mailto:CUDesigns@ucfcu.org), no later than 4:00PM on Friday, March 20, 2026. Biographical data and a signed "Notice of Willingness to Serve" must accompany petitions. Blank petitions and "Willingness to Serve" notices may be obtained by calling 931-250-5133. You also have the option of sending an email to [jessie@ucfcu.org](mailto:jessie@ucfcu.org).

## UCFCU Board Member Nominees

### **Kimberly Herring**

**Education:** Kim graduated from Tennessee Tech University with a Bachelor of Science degree in Secondary Education with certifications in Mathematics, Computer Science, and Art. She received a Master of Arts degree in Curriculum and Instruction and Mathematics from TTU as well. Kim also took Master of Arts classes in education from The University of Tennessee, Knoxville.

**Work Experience:** Kim is currently a Senior Specialist with the National Institute for Excellence in Teaching. She retired from Cumberland County Schools after 31 years. During her time as an educator in Crossville, she taught at Cumberland County High School and served as Student Information Systems Administrator and District Testing Coordinator. Kim has also worked with other education associations such as Roane State Community College, the State Collaborative on Reforming Education, and the Tennessee Department of Education.

**Credit Union Service:** Kim has been a credit union member for over 35 years.

### **Margaret Noland**

**Education:** Margaret obtained a Bachelor of Arts degree in chemistry with honors from the University of Tennessee at Knoxville in March 1983. In 1988, she received a Doctor of Jurisprudence degree from the University of Tennessee College of Law in Knoxville.

**Work Experience:** Margaret is a Senior Associate in the Cookeville, Tennessee office of Wimberly Lawson Wright Daves & Jones, PLLC, joining in September 2008. She has been a practicing attorney since 1988. While in college, she worked part-time at a Crossville banking institution as a customer service representative/teller.

**Community Service:** Margaret is a member of Tolletts Chapel, a Global Methodist Church, where she is treasurer and worship leader. She is active in community affairs, including the Bread of Life Rescue Mission in Crossville, Tennessee, where she has volunteered since its inception in 2001.

**Credit Union Service:** Margaret has served as legal counsel to Upper Cumberland Federal Credit Union for several years and has been invaluable helping UCFCU with laws concerning finance and other legal matters. Margaret has been a credit union member and served as a director on the UCFCU board for over two years.

### **Jay Wood**

**Education:** Jay graduated from Cumberland County High School and has a technical certification in Manual J load design from TVA/ VEC. Jay also has additional certifications through Trane.

**Work Experience:** Jay worked and helped manage Action Heating & Cooling for over 25 years. He served in several positions during that time (manager, leader, President/ CEO and co-owner of Action Heating & Cooling). Jay currently holds a contractors license and is working in the field of construction.

**Community Service:** Jay served as the Captain of the Cumberland Co. Rescue Squad for several years and has also served as Treasure, 2nd Lt. and continues to serve as an Honorary member. Jay is also very active with mission work at Stevens Gap Church of Christ.

**Credit Union Service:** Jay has been a credit union member for over 14 years and has served as a director of UCFCU for six years.