

THE INSIDER

Fall 2018



Call for Nominations

In 2019, two seats on the ACFCU Board of Directors will be vacant and up for election. The 2019 Nominating Committee will be responsible for nominating at least one qualified member for each vacancy. If you are interested in being considered by the Nominating Committee, you may send your statement of interest to the address below. Applications must be received by December 17, 2018. The Annual Meeting will be held April 4, 2019, in Norton, VA.

2019 Nominating Committee
c/o Angela Vaughn
5034 Bobby Hicks Hwy, Ste 2
Gray, TN 37615

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MEMBER *Spotlight*

Blacks celebrate after long road to homeownership

Two years ago, Stacy and Jennifer Black had more than \$35,000 in debt, past due medical bills and credit scores that mainstream lenders wouldn't want to touch.

Today, the Blacks are proud homeowners thanks to two keys: financial coaching from ACFCU's Member Development Director, Candy Craig, and their own discipline in following Candy's guidance. And they're sold on financial coaching, even though the process is difficult.

"Whatever goal you have that's brought you in to start the process, make sure the reason you're doing it is strong enough to keep you going," Jennifer said from the kitchen of her three-bedroom home in Fall Branch, TN. "Because it's gonna be hard. It is gonna be hard."

Jennifer had her reason. "I wanted to leave my kids something so they'd be able to pass it on to their kids," Jennifer said.

Jennifer Black began pursuing the dream of homeownership in the fall of 2016 and was soon referred to ACFCU. "We were living paycheck to paycheck, and it was like, 'do I feed the kids or do I pay a bill,'" Jennifer said. "We were barely getting by."

Candy, who became a mentor and advocate as well as a coach, saw hope. The Blacks had decent income but they needed guidance. The beginning of the process wasn't easy. "We probably spent three hours going through my stuff, because I was very mismatched and disorganized," Jennifer said.

Like Jennifer, Stacy had a strong motivation. "I wanted my wife to have her own house," he said. "Her own kitchen that she could be proud of. I knew she deserved it, and she's a beautiful woman. She works hard. I made sure this was something I would not fail on."

Candy helped the Blacks work through a complex array of issues, but budgeting was the bedrock for success. "There were times when money was tight, but together, we stayed with the game plan," Stacy said. Eventually, the couple added a small revolving credit card and used it wisely to raise their credit scores. "We didn't consolidate, we didn't get extra loans – we paid everything through our own savings," Jennifer said.

In February the Blacks cleared the last debts keeping them from qualifying for a mortgage, and they closed on their home in June. Jennifer said her new goal is to pay the house off early.

And coach Candy? She's not out of the picture, Jennifer said. "We bought the house and Candy reached out to me and was like, 'we need a new budget.'"



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Insurance Corner

Cooking Fire Safety

Cooking has long been and continues to be the most common cause of home structure fires and home fire-related injuries. Whether preparing for a family dinner or a quick snack, practicing safe cooking behaviors can help keep you and your family safe.



- **Never leave your range or cooktop unattended while cooking.** If you have to leave the room, turn your range or cooktop off.
- **Wear short, close-fitting or tightly rolled sleeves.** Loose clothing can hang down onto hot surfaces and can catch fire if it comes in contact with a gas flame or electric burner.
- **Keep your cooking area clean and free of combustible materials.** Food wrappers, oven mitts or other materials left on or near the stove may catch fire.
- **Be sure to clean up any spilled or splattered grease.** Built-up grease can catch fire in the oven or on the cooktop.
- **Keep a fire extinguisher readily available.** Having an extinguisher nearby is important, but you also need to have the correct type of extinguisher and know how to properly use it.
- **Never throw hot grease in the garbage as it can ignite combustible materials.** Be sure to let grease cool and dispose of it in an old can, such as a metal coffee can.
- **Do not store food or other items in your oven.** It can be easy to forget there is an item in your oven, and this could catch fire while preheating.

What to Do If a Cooking Fire Flares Up

By exercising caution at all times in your kitchen, you can help reduce the risk of a kitchen fire. But if a fire does flare up, you need to be prepared.

- **Your safety should always come first.** If you are unsure about whether it is safe to fight the fire, leave the scene, call 911 for help, and let the fire department control the fire.
- **If a small fire flares up and you are going to attempt to extinguish it, call 911 for help first.** A fire may grow out of control more quickly than you anticipate. It is safer to have help already on the way.
- **Smother a grease fire – never throw water on a grease fire.** The super-heated water can change to steam, and can cause severe burns. Oil also can splash and spread the fire. If a grease fire starts in a pan, smother the flames by sliding the lid – while wearing an oven mitt – over the pan. If safe to do so, turn off the heat source. Do not move the pan, and keep the lid on until the fire is out and the pan is completely cool.
- **If a fire starts in your oven, keep the door closed and turn off the heat source.** Keeping the door closed will help smother the flames. Do not open the door until the flames are completely out.
- **If a fire starts in your microwave, turn off the microwave and do not open it until the fire is completely out.** Unplug the microwave only if you can safely do so.

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