

# FOOTHILLS FLYER



PUBLISHED SEMI-ANNUALLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

## Mills Retires - The End of an Era

For CEO Judy Mills, it has always been about the numbers. Forty-one years on the job, plus three grown sons, plus four grandchildren equals an ideal time to retire. Mills, a graduate of Knoxville Business College (now South College) started working at the credit union on June 18, 1973 and will retire on March 31, just three months shy of her 42nd year.

“It just feels like the right time,” Mills said, “Time for somebody else to take the helm. I don’t have the same drive and desire to work that I once did and I’m looking forward to getting up in the morning knowing I don’t have to be somewhere at 8:00.”

Mills began working part time as the equivalent of a teller. She took the job to save money for a down payment on a house and just never left even after she had achieved that goal.

“My husband Bill worked at Viskase at the time,” Mills said, “He came home from work one day and said they posted a part time job opening at the credit union there. Irene Waller hired me and Lillian Lovelace was the credit union manager. I worked Tuesdays and Fridays. It was just the two of us, Lillian and me.”



“We kept books in a ledger,” she continued, “and I would wait on people. At that time, the credit union was just a savings and loan. There was no checking, no credit or debit cards. And anything disbursed was done with a check.”

“The business has changed a lot since I started,” Mills said, “It has evolved so much over the years.

Mills has done just about everything at the credit union offices from keeping books to making loans to working behind the counter. And as is often the case in small businesses, she has even stuffed hotdogs in buns for a community event and has frequently served as janitor.

“I have really enjoyed this job,” Mills said, “I love that I have been a part of its growth.

During my time, I’ve seen us go from no benefits to offering a 401K, health insurance and up to 6 weeks of vacation plus five personal days. The assets have grown from \$1,500,000 in 1973 to \$42,000,000 now. And I was here when we went to a community charter so that anyone who works, lives or goes to church in Loudon, Monroe, or Blount County can join.”

When Mills started at the credit union, it was still a cash operation. Over the years, a lot of restrictions were lifted and things began to change to help the business stay competitive.

“The first thing we did was to create checking accounts,” Mills said, “then we added VISA credit cards. We added things like debit cards,

mobile banking, and ATM machines. With each step, there was a lot of consideration from the board and we did things as we could afford it. We are currently taking a look into branch capture where you can deposit a check by taking a picture of it.”

“I consider myself a small piece of the organization,” Mills said, “there are so many people who have contributed to its success over the years. And now it’s time for me to hand over the reins to someone else.”

Mills’ decision to retire wasn’t made lightly and it is her goal to create a smooth transition.

“It was my own decision to leave,” she said, “I gave them a year’s notice so they would have plenty of time to prepare.”

She will be replaced as CEO by Romania Hensley. She will see to the overall operations of the credit union. M’recia Oody will be the new COO. She will be in charge of employees, benefits, and marketing. Both women have been with Foothills Federal Credit Union for many years.

“I feel comfortable easing myself out this way,” Mills said, “I know I will be leaving this office in good hands.”

# Briefly Noted...

## Member Discount

# Sprint



# SAVE 10%

The Now Network™

Receive 10% off any new wireless plan!

Go to [www.SprintSave4CU.com](http://www.SprintSave4CU.com)



## Toys for Tots a Huge Success

With your help, we donated over \$800 worth of gifts to 50 local children in need this Christmas! Thanks to all who got a name and shopped for these kids.

*Sincerely, Debbie Farmer*

## 2015 Annual Meeting

**THURSDAY, MARCH 19, 2015**  
**6:00 PM**

**Loudon High School**

The 2015 Annual Meeting is set for 6:00 PM on Thursday, March 19th and we invite all members to come. Dessert and drinks will be provided. We hope you will join us to hear about the progress your credit union is making during a short business meeting. Following the meeting we will have a drawing for CASH door prizes!



Your **SMART** Choice  
[FOOTHILLSFCU.ORG](http://FOOTHILLSFCU.ORG)

956 Mulberry Street, Loudon, Tennessee 37774

## HOLIDAY CLOSINGS

### MARTIN LUTHER KING DAY

January 19, 2015 - Monday

### PRESIDENTS DAY

February 16, 2015 - Monday

### MEMORIAL DAY

May 25, 2015 - Monday

### FOURTH OF JULY

July 3, 2015 - Friday

## General Information

### BOARD OF DIRECTORS

Rollen Bradshaw, *Chairman*  
Tony Stanley, *Vice Chairman*  
Jeanne Darnell, *Secretary*  
Bron Herron, *Treasurer*  
Shirley Alford • Rebecca Starnes  
June Vincil • Tressea Webb  
Rodney Willis

### SUPERVISORY COMMITTEE

Dawayne Nelson, *Chairman*  
Michelle Hickman  
Judy White

### STAFF

Judy Mills, *CEO*  
Romania Hensley, *CEO*  
M'recia Oody, *COO*  
Debbie Farmer, *Loan Manager*  
Susanne Anderson, *Branch Supervisor/ Collections*  
Lorie Raby, *Branch Supervisor*  
Jackie MacDonald, *Head Teller*  
Jessica Auchey • Carrie Belcher  
Lindsay Collis • Regina Cornett  
Kaye Gagley • Tina Paris  
Jennifer Russell • Angela Spence  
Amanda Thearp



### Loudon (Main Office)

956 Mulberry Street, Loudon TN 37774  
Phone 865.458.4347  
Fax 865.458.1710 or 865.458.5816  
Hours: M-F 8am-5pm (Lobby) F 8am-6pm (Window)

### Lenoir City Branch

605 Highway 321, Lenoir City 37771  
Phone 865.271.0000  
Hours: Monday-Friday 8:30am-5pm

### Sweetwater Branch

413 Sweetwater-Vonore Rd., Sweetwater 37874  
Phone 423.337.7870  
Hours: Monday-Thursday 8am-4:30pm, Friday 8am-5pm

**Toll free 1.800.978.8884**

Foothills Flyer is published semi-annually by Foothills Federal Credit Union as an information source to our members. Comments are welcome and should be sent to the editor at [hutton5@charter.net](mailto:hutton5@charter.net).

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