

The Valley Weekly

"Let's follow the Belgian example. If they burn our cities, it doesn't matter!"

- Charlemagne Peralte
Martyr of Haitian Resistance

FREE

Volume 2, No. 29

www.valleyweeklyllc.com

Friday, April 1, 2016

Committee of 100 Names John Riche Scholars

Army Secretary Praises A&M ROTC Cadets

HUNTSVILLE

100

Committee of 100

Cooperative Solutions to Local Issues

Morgan, Whaley Chosen as John Riche Scholars

The Committee of 100, a group of more than 240 CEOs and professionals focused on economic development and public education, has chosen Markeeva Morgan and Angela Whaley as new John Riche Scholars for 2016-2018.



In 2005, the Committee of 100 established the John R. Riche Scholarship program to recognize local outstanding African-American young leaders who possess the qualities of leadership, commitment to community service, and respect for diversity evidenced by the late John Riche, a Committee of 100 past Chairman and founder. Recipients receive reduced dues for two years and attend all Committee of 100 programs in addition to mentoring opportunities.

Markeeva Morgan (top right) is a program manager with Marshall Space Flight Center. He served in the U.S. Navy and received the Navy Commendation Medal. Morgan was honored by the University of Mississippi as Outstanding Young Alumni in 2007 and serves on the university's Advisory Board for the



College of Engineering. He is a member of the Huntsville Hospital Development Council and the Connections Advisory Board at Hudson Alpha Institute.

Angela Whaley (bottom left) is a technical writer at Wyle Laboratories and ran for Huntsville City Council in 2008. She received her B.A. in Political Science from the University of Alabama in Huntsville. Whaley is a volunteer tutor with R Fathers Making a Difference (R Father MAD) and a volunteer mentor in Judge Hundley's District court.

More information on the Committee of 100 and the John Riche Scholarship, including a list of previous recipients, can be found at www.huntsvillecommitteeof100.org.

Just days following his Friday, March 18, visit to a physical training session of Alabama A&M University Army ROTC cadets, the Acting Secretary of the Army heaped praise on the group.

Acting Secretary of the Army Patrick J. Murphy, in an Army-wide communication about his trip to Alabama and his address to the Association of the United States Army conference, spoke positively about his visit to Alabama A&M, as well.

"I also had the incredible privilege to PT with some of our future officers at Alabama A&M," said Murphy. "My legs are still a little sore from running every one of their stadium steps, but it was incredibly motivating to see them pushing and encouraging each other while most of America was still sleeping."



Writers Conference on Monte Sano

The 4th Monte Sano Writers Conference, "Everything Shapes Us," will be held on Saturday, April 2, at Monte Sano United Methodist Church in Huntsville, Alabama. Writers and aspiring writers are invited for in-depth discussions from a variety of published authors to learn how to become better writers and how to get published.

The keynote speaker will be NY Times and USA Today bestselling author Lynn Raye Harris, who burst onto the scene when

she won a writing contest held by Harlequin. She was also a former finalist for the Romance Writers of America's Golden Heart Award.

Master of Ceremonies and presenting author for the day is Homer Hickam, author of the #1 best-selling memoir Rocket Boys, which was made into the film October Sky. Other authors include Ashley Chappell, Danny Boyd, AnnMarie Martin, Jerry Barksdale, and Dale Clem.

"This is a wonderful opportunity to spend a day with successful authors," said event or-

ganizer Linda Hickam. "We will cover how to publish and market books and there will be plenty of time for attendees to network with their peers." Participants will also learn how to join or form their own writing group.

Registration is open at msumc.net, with convenient payment through PayPal. Pre-registration cost is \$70, including lunch.

**Monte Sano Writers
Conference**

Saturday, April 2, 2016
8:30 am - 4:30 pm
(Lunch included)

**Where to Find Your
FREE Copies of
The Valley Weekly**

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Albert's Flowers

Alphonso Beckles, Attorney at Law

Big Oh's

Bob Harrison Senior Wellness Center

Books a Million - N. Parkway/University Drive

Briar Fork CP Church

Bryant Bank - Church Street

Burritt on the Mountain

Chris' Barber Shop

Depot Professional Building

Dunkin Donuts

Eagles' Nest Ministries

The Favour Group

Fellowship of Faith Church

Fellowship Presbyterian Church

Garden Cove Produce

Health Unlimited

Huntsville Bible College

Indian Creek Primitive Baptist Church

James Smith - AllState Insurance

Lakeside United Methodist Church

Landers McLarty Dodge Chrysler Jeep Ram

Lucky's Supermarket

Mamma Annie's

Marshall England - State Farm Agent

Martinson & Beason, PC

Moe's - Village of Providence

Nelms Memorial Funeral Home

North Alabama Center for Educational

Excellence

Oakwood University Post Office

Phuket's in Providence

Pine Grove Missionary Baptist Church

Progress Bank - Madison

Progressive Union Missionary Baptist

Regency Retirement Village

Rocket City Barber Shop

Sam and Greg's Pizza

Sav-A-Lot

Sneed's Cleaners

St. Bartley PB Church

St. Luke Christian Church

Starbucks (Governors Drive, N. Parkway at

Maxtin Lake Road/University Drive)

Union Chapel Missionary Baptist Church

New Venture Aims to Serve Hope

Since 1995, Cyn Shea's has served the community as a premier catering company, and a multi-award winning restaurant/coffeehouse and bakery. Nonetheless, the company's greatest role is still yet to be revealed.

Cyn Shea's founder, Cynthia Shea Hart, is embracing a new direction, moving the company beyond success to significance by organizing the cafe as a non-profit 501c3 called Serving Hope, Inc.

This new chapter has to do with living and working beyond the immediate. It involves investing their talents and skills in service to others--and receiving the personal joy that comes as a result of that investment.

Serving Hope believes Jesus Christ is the foundation of community, and we are called to share His teachings through word and action. Serving Hope is a seven-



month employment and life skills curriculum that develops good character, self-confidence and dependable work ethics by mentorship in the

workplace and community.

Understanding God's design for work, Serving Hope students grow in faith

while realizing the

importance of life-long learning, thus bridging together Huntsville's wealthy and poor for true community revitalization.

The Serving Hope goal is simple: to love well, instill hope and teach a new work skill set for long lasting employment in Huntsville's fast-growing food and hospitality industry.

Serving Hope empowers individuals by providing resources, and life-strategies needed to effect change in their own home and communities from the Farm to Table experience in gardening and farming, to personal grooming and workplace etiquette, to building values and relationships through volunteering, to

learning financial and banking for family prosperity, to instilling versatile culinary crafts, and finally, to achieving the State recognized ServSafe Certification.

This "hands-up" approach

prepares students for work readiness while creating a strong equality-based economic development for



Huntsville.

Cyn Shea's has had the privilege of serving Huntsville for more than two decades with much success, giving all the glory and honor to God. The future shines even brighter, with His guidance, as the new mission, Serving Hope, Inc. impacts lives for Huntsville's greater community and service.



2011
Torch Award for
Marketplace Ethics
Trust • Performance • Integrity
Winner, Small Category
BBB of North Alabama

Calendar of Events

April 1

HOT Coffee
(Free Networking Organization)
Huntsville Chamber of Commerce Auditorium
Contact: Vicki Morris at facetoface.
vmorris@gmail.com, 7:45 a.m.

AAMU College of Business and Public Affairs
SILENT AUCTION
Huntsville Country Club, 6 p.m.

April 2

First Lady's Scholarship Luncheon
Alabama A&M University
Ernest L. Knight Reception Center
Tickets: \$40
Reserved Tables of 10: \$500, 11 a.m.

April 9

Huntsville India Association "Festival of Colors"

3300 Holmes Avenue, Huntsville
11:30-2:30 p.m.

April 11-May 20

Osher Lifelong Learning Institute at UAH Spring Term
OLLI is a learning community designed for adults 50+
Daytime and evening classes. Details: Osher.uah.edu/Catalog or (256) 824-6183

April 15

HOT Coffee
(Free Networking Organization)
Huntsville Chamber of Commerce Auditorium
Contact: Vicki Morris at facetoface.
vmorris@gmail.com, 7:45 a.m.

April 17

46th Annual Earth Day Festival and Farmer's Market

Monte Sano State Park Picnic Area
12-5 p.m.

April 22

Annual Black Tie Scholarship Gala
Alabama A&M University
Von Braun Center, 6 p.m.

April 29

HOT Coffee
(Free Networking Organization)
Huntsville Chamber of Commerce Auditorium
Contact: Vicki Morris at facetoface.
vmorris@gmail.com, 7:45 a.m.

April 30

Civil War Symposium
"Four Bloody Years of War: Policy and Strategy, Sedition and Emancipation"
SpringHill Suites by Marriott
745 Constellation Place Dr., SW

Huntsville, Ala., 9:15-4:30 p.m.

May 3

Interfaith Mission Service Annual Awards Dinner
UAH Exhibit Hall, 6-8 p.m.

May 13

HOT Coffee
(Free Networking Organization)
Hudson Alpha Campus
Contact: Vicki Morris at facetoface.
vmorris@gmail.com, 7:45 a.m.

May 27

HOT Coffee
(Free Networking Organization)
Hudson Alpha Campus
Contact: Vicki Morris at facetoface.
vmorris@gmail.com, 7:45 a.m.

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The Valley Weekly

Ad Rates Single Issue

Back Cover		
10x10-inches		\$1,000
Full Page	10x10 inches	\$800
3/4 Page	7.5x10 inches	\$600
Half Page	Horizontal	
	5x10 inches	\$400
	Vertical	
	10x5 inches	\$400
Fourth Page		
	5x5 inches	\$200
Eighth Page		
	2.5x5 inches	\$100
Sixteenth Page		
	2.5x2.5	\$50
Classified	1 col.x1 inch	\$6
	(4 col. in. minimum=\$24)	
6 Month/1 Yr.-10% & 20% Discount!		



From the Editor

Ah, April!

April is, along with many other things, Jazz Awareness Month. Congratulations to Mr. Howard Bankhead, Executive Director of the Tennessee Valley Jazz Society (TVJS), who founded the society in 1981 and still directs its works today.

TVJS has a diverse mission of supporting youth educational and arts programs. It is overseen by a volunteer Board of Directors and sponsors well known Valley events such as Jazz History Celebration in January, February and March; Jazz Appreciation Month in April; Jazz-N-June Festival in June; Jazz in the Fall/Winter from October to December; and, Jazz Education-is Cool-in-the Schools is offered throughout the academic year.

Over the past 35 years, TVJS has been responsible for about 80 percent of all local jazz-related educational and entertainment activities in this area. It takes real dedication, commitment and 'grit' to keep a small non-profit organization afloat for 35 years. Because of Howard's work, local school children have been exposed to nationally and internationally renown jazz musicians via the Jazz Education Program.

Additional information about the TVJS can be obtained by calling Mr. Bankhead at (256) 604-8172 or by e-mailing him at tennesseevalleyjazz@gmail.com. Check out TVJS's upcoming events on their website at <http://jazznjune.org/tag/tennessee-valley-jazz-society/>

and in The Valley Weekly. There is plenty to do around town during this Spring and upcoming Summer seasons. Perhaps, the pollen will ease soon and we can get out and enjoy some wonderful weather and activities around The Tennessee Valley.

Hope to see you around town.

Until next week ...



When you can't find a printed copy of The Valley Weekly around town, follow us on-line at www.valleyweeklyllc.com.

Dorothy

ValleyScopes

by Melissa Wilson/Seloma

Aries

Your ability, to decipher the elements, which happen to contain specific answers to difficult questions, is one of your most endearing qualities- and your unequivocal outlooks, continue to be somewhat of an umbrella, in the storms that you courageously face.

Taurus

An astonishing occurrence offers insight, capturing your attention. You will be able to bask in information that you desire to share with others, and take comfort, in due time.

Gemini

Your determination, to follow through, in business matters, happens to be fueling respect, as it should,

while you go forward, with plans to resolve the issues that you've been entrusted to dissect.

Cancer

You've given your counterpart plenty to ponder on, at the current time. Savor the changes that are about to occur, giving you additional responsibilities, which you're amped about, and ready to undertake.

Leo

Your straight forward approach will allow someone else to more openly reinforce matters that you've been contemplating- assuring clarity.

Virgo

Viewing others, as well as

yourself, realistically, will enable you to approach all of your dealings in a sophisticated manner, as everyone who has your vision in mind, puts their best foot forward.

Libra

Your bravery is inspiring, and your honesty compelling, to those with whom you're coming into contact, which is about enough to make up for your self imposed shortcomings- the ones on your self improvement agenda.

Scorpio

Your skills continue to amaze, but it's nothing, in comparison to your ability to be clever, when the situation calls for it, that- along with your constructive

manner, and cooperative disposition only make life more livable, for others, along the way.

Sagittarius

Details seem to stand out to you, currently, in an exceptionally pristine way; as they tend to- from time to time, and your demonstrations of valor, and strength of mind, are upstanding.

Capricorn

You are the person, who other people will be coming to, for advice, right now, as your compassionate, understanding, & experienced viewpoints encompass an array of topics.

Aquarius

Your thoughtfulness has far reaching consequences, as small as you may have viewed your behavior to have been. Likewise, your practicality, and periodic (albeit lighthearted) teas-

ing, have extreme ways in which they are likely viewed.

Pisces

You may be encouraged, to anchor, or steer; however, you're ready and willing, to let the people know, that you definitely realize when you've rocked the boat just enough- being one who's used to the choppiest of waters. People around you are inclined to be appreciative, of the initiative that you've shown.

AKAs Push Mental Health Awareness in April

Are you ready to step up to the Mental Health Awareness challenge!! The 1908 Steps Challenge!! Alpha Kappa Alpha Sorority, Inc., Epsilon Gamma Omega Chapter, in collaboration with National Alliance on Mental Illness (NAMI) will host a Walk to promote Mental Illness Awareness. This walk will be held on April 9, 2016 in two separate sessions.

The first session is scheduled from 8:00 to 9:30AM, and the second session is scheduled from 12:30 to 2:00PM. You may select which session to attend, and both sessions will be held at the A&M Student Wellness Center, located at Meridian and Chase Road.

- Karen Turnage

Sonia Sanchez



"The Poet as Creator of Social values"
poetry reading

Moran Hall Auditorium
April 14, 2016
7:00-8:00pm
Oakwood University

Share an evening with
renowned writer, poet, playwright
and activist

Sponsored in part by the Alabama State Council on the Arts

HUNTSVILLE SKILLS TRAINING

DETAILS **MAR-MAY**

Alabama A&M Wellness Center

Session	Dates	Cost
Saturday Skills Training	Mar 19, 26, Apr 2, 9, 16, 23, 30	\$224 for Skills Training
Sunday Skills Training	Mar 20, 27, Apr 3, 10, 17, 24, May 1	\$224 for Skills Training
Monday Baby Ballers	Mar 21, 28, Apr 4, 11, 18, 25, May 2	\$140 for Skills Training
Wednesday Rookie Dribblers	Mar 23, 30, Apr 6, 13, 20, 27, May 4	\$140 for Skills Training

TESTIMONIALS

"I have used Elite Hoops the past 7 years to train our team in the fall. They are very organized and professional in their approach and I would highly recommend them for individual or team training."

- Eddie Martin, Head Coach- Greater Atlanta Christian & 7-time State Champion

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- Earl Grant, Head Coach- College of Charleston

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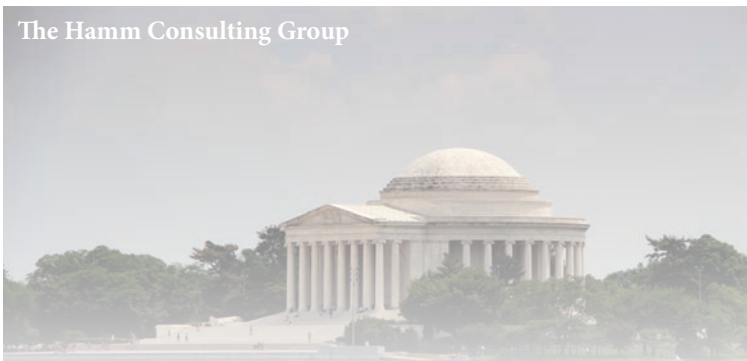
Malik Beasley
Shooting Guard- Florida St
2-Time State Champion

Malcolm Brogdon
Point Guard- Virginia Cavaliers
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Your Washington Recap

Here are your top issues in DC this week:

1. The House and Senate are in recess this week. The Senate will return to session next week and the House on the following week (week of April 11).

2. The U.S. Department of Education this morning announced the appointment of Kim Hunter Reed as Deputy Under Secretary, effective today. Ms. Reed will

work with Under Secretary Ted Mitchell on the Obama administration's higher education priorities like access, affordability and completion.

Her responsibilities will include a strong focus on higher education policy development and outreach and will also support research to deepen the evidence-base to strengthen the nation's postsecondary system, student experiences and outcomes.

3. President and Mrs. Obama

are hosting 35,000 children and adults today at the 138th annual Easter Egg Roll on the South Lawn of the White House (President and Mrs. Hayes hosted the 1st one).

Later this week, President Obama will host 50 world leaders at the 4th National Security Summit at the Washington Convention Center on March 31-April 1. After attending the previous 3 summits, Russia announced it would not be attending this year's event.

President Obama is expected to speak about the progress that has been made in ensuring nuclear material does not fall into the hands of terrorists. In conjunction with the Summit, President Obama will have a private meeting with Chinese President Xi Jinping on March 31.

4. Regarding the Supreme Court vacancy, Hillary Clinton is scheduled to deliver a speech today at the University of Wisconsin at

Madison, where she is expected to challenge Senate Judiciary Committee Chair Chuck Grassley (R-IA) to hold hearings on the nomination of Federal Appeals Court Judge Merrick Garland to fill the Supreme Court seat vacated last month by the death of Antonin Scalia.

Last week, Senator Jerry Moran (R-KS) surprised some folks in his own party when he called for the Senate to move forward on the Garland nomination, joining Sens. Susan Collins (R-ME) and Sen. Mark Kirk (R-IL).

5. 2016 Presidential Watch. After last week's primaries and caucuses, here is the latest delegate count:

DEMOCRATIC

Hillary Clinton
1,712 (need 2,383)

Bernie Sanders
1,004

REPUBLICAN

Donald Trump
739 (need 1,237)

Ted Cruz
465

John Kasich
143

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Coping with Grief

"Going through Grief: A Guide to Understanding, Surviving and Supporting the Grief Process" will be presented by the Rev. Carl Malm of the Center for Loss, Grief and Change on April 12 and 19, 6:00-7:30 pm. April 12: "When the Heart Breaks: What Grief Is Like." April 19: "The Bridge: The Five Tasks of Grief." Cost: \$10/session.

The session will be held at Cornerstone Community Church, 8100 Whitesburg Drive (Corner of Lily Flagg and Whitesburg), Room 110.

CEU's are available for nurses and social workers through the Huntsville Association for Pastoral Care (ABN 1490, Eugenia Graves, RN, BS, FCN, Education Director).

For more information or to reserve a place: malmcarl@hotmail.com or 256 883-6539.

MAYHEM IS EXPENSIVE. ALLSTATE IS NOT.



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Contributing to the Community



"To whom much is given, much is required." It seems to be no way around responsibility when you hold a position in any company or organization. We spend many hours putting our time, energy, and efforts in our careers and companies upholding our duties; however, we must keep in mind that our biggest responsibility is to work for the greater good of others.

Giving back is one of the best ways to express this requirement, whether you give back through charity, coaching children, volunteering, or participating in church activities. There's such a thing as *good karma*. When you are giving and helpful, you will be rewarded through blessings and favor for those actions.

There's a saying, "When you are blessed, be a blessing." Plus, giving makes you feel good! When you lend a helping hand, or offer your services with the heart to simply help and not necessarily for a return, it truly uplifts your spirit.

As we have been working on the Silent Auction, which will take place at 5 p.m. on Friday, April 1, at The Huntsville Country Club, we have been fortunate to meet many managers and

You are cordially invited to the first-ever
AAMU College of Business & Public Affairs SILENT AUCTION
on Friday, April 1, 2016 at The Huntsville Country Club. Doors
open at 5:00pm - Bidding begins at 6:00pm.

Free entry • Fine Auction Items • Food • Fellowship
RSVP: <http://cobpauction.eventbrite.com>

Bids on items begin at prices as low as 50% off the
retail value, with bidding increments as low as \$25.00!

The AAMU COBPA Silent Auction will consist of luxury items great for
business, family, and leisure. A few of the auction items are as follows:

A Big Screen TV courtesy of Best Buy on University Dr. • A Tablet
from the HSV/Madison Alumni Association Chapter • An AAMU
Embroidered Golf Carrier courtesy of Off Campus
Bookstore/Bulldog Books • His & Hers Suitcase/ • Michael Kors
Watch & Purse Set • Dinner for a Day- Personal Chef Services •
Tour du Mundo Wine Collection Basket • Hoverboard with
Bluetooth Speakers • Swarovski Jewelry from Reeds Jewelers in
Bridgestreet and more.

Proceeds support the Student Textbook Fund, Travel Fund, Co-op Program
and other educational programs for The College of Business & Public Affairs at
Alabama A&M University.

Special Thanks to Meris Warehouse, Walmart, the retailers mentioned above for contributions.

FOR MORE INFORMATION CONTACT THE BRAND AMBASSADOR
AMOI SAVAGE, AT (256) 527-7212 OR VIA EMAIL: A.SAVVYENT@GMAIL.COM



owners who have shown generosity and support toward the College of Business and Public Affairs (COBPA) at Alabama A&M University.

For instance, Renasant Bank was very kind to donate our big ticket item, which will be revealed on the day of the event.

Best Buy supported the Auction by donating a large flat screen TV.

Reeds Jewelers in Bridge-street donated beautiful pieces of jewelry towards the cause. The Huntsville/Madison Alabama A&M Alumni Association Chapter donated a tablet. Bulldog

STAY INFORMED: Huntsville City Council Meetings

City Council regular meetings are held in the City Council Chambers of the Municipal Building on the 2nd and 4th Thursday of each month at 6 p.m. City Council Work Sessions also held in the City Council Chambers of the Municipal Building on the 1st and 3rd Thursday of each month at 6 p.m.

For more information, call (256) 427-5011.



Ivory W. Reedus, LUTCF

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Books contributed a golf carrier as an auction Item. Men's Warehouse, Walmart, and other organizations, and individuals have been very supportive of the event by volunteering and donating auction/raffle items, for the AAMU COBPA Silent Auction.

The Silent Auction is coming together because of the gifts and contributions of companies and individuals in our community, who gave their time, inventory, or resources to ensure the success

of the event.

We are also very appreciative for those who have returned their "RSVP", and who plan to attending the Silent Auction to participate in bidding on these items.

No matter how you set out to help others--whether it's through charity, support, or volunteer work--all that matters is that you give back in order to build a better community for generations to come.

by Amoi Savage

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On This Day - Friday, April 1, 2016

Gil Scott-Heron - A native of Chicago, "The Radical Poet" was best known for his militant poem and song "The Revolution Will Not Be Televised" and "Angeldust."

- BlackInTime.info

State Farm



Marshall England, Agent

600 Franklin Street, SE

Huntsville, AL 35801

Bus: 256.539.2014

marshallengland@marshallengland.com



www.marshallengland.com

Six Things to Know Before Giving



Six Things You Need To Know Before Deducting a Charitable Donation

You may be able to claim a deduction on your federal tax return if you gave money or goods to a charity in 2015. Here are six major facts you should know about charitable donations.

Qualified Charities

You must donate to a qualified charitable organization. Gifts to individuals, political organizations or candidates are not deductible. An exception to this rule is contributions under the Slain Officer Family Support Act of 2015. To check the status of a charity, use the IRS Select Check tool.

Itemize Deductions

You must file Form 1040 and itemize deduction

to deduct your contributions. You will need to File Schedule A, Itemized Deductions, with your federal tax return.

Benefit in Return

If you get something in return for your donation, you may have to reduce your deduction. You can

only deduct the amount of your gift that is more than the value of what you got in return. Examples of benefits include merchandise, meals, tickets to an

event or other goods and services.

Type of Donation

If you give property in-

stead of cash, your deduction amount is normally limited to the item's fair market value. Fair market value is generally the price you would get if you sold the property on the open market. If you donate used clothing and household items, they generally must be in good condition, or better, to be deductible. Special rules apply to cars, boats and other types of property donations.

Form to File and Records to Keep

You must file Form 8283, Noncash Charitable Contributions, for all noncash gifts totaling more than \$500 for the year.

The type of records you must keep depends on the

amount and type of your donation. To learn more about what records to keep see Publication 526.

Donations of \$250 or More

You must have a written statement from the charity if you donated cash or goods of \$250 or more. It must show the amount of the donation and a description of any property given. It must also say whether you received any goods or services in exchange for the gift.

- David E. Herron
DEH & Associates
Consulting, LLC
Nashville, Tenn.

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*The introductory rate of 2.49% APR (annual percentage rate) is fixed for 12 months. At the end of 12 months, the interest rate and APR is variable based on Wall Street Journal (WSJ) Prime Rate plus a margin of 1% or WSJ Prime Rate plus a margin of 0.5% with a floor rate of 4.00%. WSJ Prime is a variable rate; as it changes the APR on your account will also change. WSJ Prime as of 02.23.16 is 3.50%. APR based on 4.50% interest rate is 4.56%. APR maximum is 18.25%. Closing cost may range from \$300 to \$1,500. Bank pays closing costs for new HELOCs up to \$250,000, subject to initial draw of \$10,000 and maintaining outstanding balance of not less than \$10,000 for first 180 days. Primary or secondary personal residences only. Monthly automatic payment debit to a Progress account OR Progress Online Banking with one bill payment per month is required. Offer subject to credit approval. Consult a tax advisor regarding deductibility of interest. Offer expires 9.30.16.

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