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Highland Federal has what many want in a financial institution... "We may not have a lot of branches, but we have deep roots in this community."

BY DON NAPIER

You've probably heard Jack Chadwell say the above quote on the radio. As President and C.E.O. of Highland Federal Savings & Loan, Chadwell came up with this slogan a few years ago. It has become much more than an advertising promotion, it is a phrase that defines Highland Federal.

House & Home Cover Story

Founded in January, 1961, Highland Federal has grown and prospered along with the rapidly expanding greater Cumberland County area. Although their face has changed with progress, many phases of their operation remain the same. "We are still the only home-owned and home-operated savings and loan in this area, and our primary focus remains service to our customers," Chadwell said.

Charlotte Goodwin is Vice-President, C.O.O., and a member of the board of directors. Like most of the staff, she has a long history with the firm, having been with Highland Federal since 1976. "With our new internet banking services, we are very competitive with all of our deposit products," She said. "We are very strong in mortgage lending, including home loans, construction loans, home equity lines of credit, and land or lot loans. And, we remain one of the few institutions in Tennessee to offer the reverse mortgage."

"However, the real strength of Highland Federal is its people," said Chadwell. A highly qualified Board of Directors --all from the Crossville area, coupled with a dedicated, caring staff has given Highland Federal a unique position in the community. "We are a home-town financial institution which has proven itself since 1961. We are dedicated to our local community," Goodwin added.

"Growing up in Cumberland County was not easy 60 years ago," Jack Chadwell said. "Jobs were few and opportunities were scarce. We plowed a mule, had a milk cow and grew everything we ate. But we had each other, and that made life good. I learned early that life is about relationships. This understanding has guided my 35-years at Highland

Federal," the 62-year-old Chadwell said.

As you come into Highland Federal you will be offered a cup of coffee and a cookie and be asked to sit down and make yourself comfortable. They are eager to listen and well prepared to offer solutions to your financial needs.

Their concern is genuine --something else that has not changed since the old days.

A Brief History

Before we go too deeply into this story, let's examine the origin of Highland Federal. For instance, where did the name come from? The name, according to Chadwell, was chosen because of the altitude of the Plateau and the surrounding mountain 'highlands.'

What is the difference between a savings & loan and a bank? Although Highland Federal is still a Savings & Loan, it provides all of the services of a bank with emphasis on mortgage lending. Deposits are insured to the full limits of the FDIC.

As the last financial institution to remain in the area that is known as "old downtown," Highland Federal occupies the only location it has ever known. The building was constructed in 1935 by William Garrison using native Crab Orchard stone. Known as the Will-Nell Building, it was named after Garrison and his wife. Prior to purchasing the building in 1972, Highland Federal leased it from the owner, Mr. M.E. Dorton and before that rented a "corner" of the building when in their infancy.

Highland Federal opened its Fairfield Glade branch in June of 1981. In 2007, the size of the Fairfield Glade branch was doubled, which enabled it to become a full-service branch, including all lending services.

The management of Highland Federal is still doing what they set out to do when they first hung out their shingle --helping people own their homes and securing their financial future through FDIC insured deposit products.

"I would be remiss," Chadwell added, "if I failed to mention the

► SEE HIGHLAND PAGE 6

Highland Federal History

The first officers and employees of Highland Federal: Jesse W. Brown, President; Clyde J. Parker, Exec. VP; Hoyt V. Swafford, Sec./Treasurer; Wilma Taylor, Assistant to Mr. Parker.

Original Founding Directors: Chairman - Jesse W. Brown, Banking; Clyde J. Parker, Businessman; John S. Lowry, Crossville Rubber; Coleman E. Morgan, Insurance; M.E. Dorton, Banking; Hubert Bandy, Businessman; Dr. R. G. Cravens, M.D.; Hoyt V. Swafford, Attorney; Herman Ingram, Businessman



Current Board of Directors: (L-R) Eddie Halford, Kenneth Burnett, Joe Looney, Jack Chadwell, Charlotte Goodwin, Kenneth Chadwell and Bill Wheeler.

Highland Federal Employees



MAIN OFFICE: (Seated L-R) Anita Swafford, Diane Trombley, Sandy Patton and Jon Tatum. (Standing L-R) Jack Chadwell, Barbara Hassler, Lewis Taylor, Barbara Thompson, Julie Scholz, Nancy Miller, Sue McClaran, Amy Campbell and Charlotte Goodwin. Not present: Gladys Garrison, Melody Carey and Josie Oakes.

FAIRFIELD GLADE BRANCH OFFICE: (Seated L-R) - Kathy Burgess, Pam Matthews and Chris Hoover. (Standing L-R) - Jack Chadwell and Charlotte Goodwin.



MAIN OFFICE: 106 South Main St. • Crossville, TN 38555
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Wednesday - 9 a.m. - 12 p.m. - Drive-thru & Walkup Window: 8 a.m. - 3 p.m.
Lobby - Friday - 9 a.m. - 5 p.m. - Drive-thru & Walkup Window: 8 a.m. - 5 p.m.
Saturday - Drive-thru only: 8 a.m. - 12 p.m.



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HIGHLAND CONTINUED FROM PAGE 1

outstanding contribution that Dr. William E. Selecman, Sue West and Barbara Harris made to the institution throughout the years.”

Mission Statement

“For the past 46 years, our mission has been to encourage home ownership in the Cumberland County area. Home buyers have come to depend on savings associations as the reliable source for mortgage money, and we want to continue earning that public confidence. Providing quality products and professional, personal service to our customers, remains the focus of everything we do. Locally owned and operated since 1961, member of FDIC and Equal Housing Lender, we continue to promote security and trust as absolute priorities,” Chadwell explained.

From a small office in the corner of the Will-Nell building, to their 10,000 square foot facility located at 106 South Main Street (and their branch in the Glade) -- Every decision is made locally and every product they offer is evaluated from the customer’s perspective. It is the goal of everyone who works at Highland Federal to give the best and friendliest service to each and every customer who walks through their doors.

Jack Chadwell’s closing remark

“We have enjoyed steady growth throughout the years. We are very strong, with a net worth position in excess of 18 percent. Our loan portfolio is highly rated with few, if any, foreclosures. We deeply appreciate the support of our community and eagerly look forward to the next 46 years.

Highland Federal Products & Services

CHECKING ACCOUNTS: Free Choice - Free Checking, Smart Choice - Club Account
Golden Choice - Senior Account

LOANS: Construction Loans, Home Loans, Home Equity Lines of Credit, Land and Lot Loans, Reverse Mortgage Loans

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