



Volunteer Energy Cooperative

ANNUAL REPORT

2024-2025



STATEMENT OF NON-DISCRIMINATION



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COOPERATIVE PRINCIPLES

Open and Voluntary Membership

VEC is a voluntary organization open to all people able to use its services and willing to accept the responsibilities of membership without gender, social, racial, political, or religious discrimination.

Democratic Member Control

VEC is a democratic organization controlled by its members—those who buy the goods or use the services of the cooperative and who actively participate in setting policies and making decisions. A member-elected board of directors sets the policy and procedures that govern the cooperative.

Members' Economic Participation

Members contribute equally to and democratically control the capital of the cooperative.

Autonomy and Independence

VEC is an autonomous, self-help organization controlled by its members. If VEC enters into agreements with other organizations or raises capital from external sources, it is done based on terms that ensure democratic control by the members and maintains the cooperative's autonomy.

Education, Training, and Information

VEC provides education, training, and information to members, elected representatives, managers, and employees so they can contribute effectively to the development of the cooperative.

Cooperation Among Cooperatives

VEC serves its members most effectively by working together through local, national, regional, and international structures.

Cooperation Among Cooperatives

While focusing on members' needs, VEC works for the sustainable development of communities through policies and programs accepted by the members.

OUR MISSION

Our mission at Volunteer Energy Cooperative (VEC) is to provide our members with reliable, safe, and efficient services in a courteous and timely manner at a competitive cost.

BOARD OF DIRECTORS



AUBIE SMITH
CHAIRMAN - HAMILTON



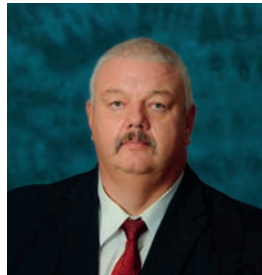
WILLIAM CAMPBELL
VICE CHAIRMEN - FENTRESS,
MORGAN, AND SCOTT



SAMMY NORTON
SECRETARY/TREASURER - MEIGS



TIM HANDLER
ASSISTANT SECRETARY/TREASURER -
ROANE AND LOUDON



KENNETH CARY
CUMBERLAND WEST



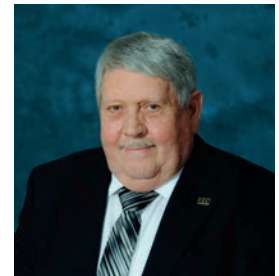
LARRY STORIE
PICKETT



JERRY HENLEY
RHEA AND BLEDSOE



PHILIP SMITH
CUMBERLAND EAST



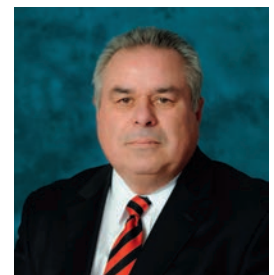
DAVID MILEN
POLK



JOHN BUCHANAN
BRADLEY



MIKE FRAZIER
MCMINN



KEITH PHILLIPS
PUTNAM, WHITE, AND
OVERTON

LETTER FROM OUR CEO:

BUILDING THE FUTURE TOGETHER

Dear Members and Friends of Volunteer Energy Cooperative,

As we step into 2025, I am energized by the momentum we've built and the opportunities that lie ahead. The past two years have been a testament to our resilience, our commitment to community, and our unwavering focus on delivering reliable, affordable, and innovative energy solutions to our members.

At Volunteer Energy Cooperative, we don't just respond to change—we embrace it. Our journey through broadband expansion, system upgrades, and navigating the evolving energy landscape has prepared us to meet the future head-on. We are not only accepting the challenge—we are leading the way.

While we are always thinking forward, we have always remained true to our past and our core values of the Seven Cooperative Principles: Open and Voluntary Membership; Democratic Member Control; Members' Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation Among Cooperatives; and Concern for Community. These values will guide us through the challenges and opportunities that VEC will face in the coming years. I encourage you to read more about these principles in this annual report



*Dion Cooper
President and CEO
Volunteer Energy Cooperative*

Expanding Access, Empowering Communities

Our partnership with Twin Lakes Telephone Cooperative continues to bear fruit. With over 3,000 members now connected to broadband and thousands more on the horizon, we are closing the digital divide across our service area. The upcoming Broadband Equity, Access, and Deployment (BEAD) grant round presents another opportunity to expand access, and we are ready to pursue it aggressively.

We know that broadband is more than a convenience—it's a catalyst for education,



BUILDING THE FUTURE TOGETHER

economic development, and community growth. Our goal remains clear: every VEC member deserves access to high-speed internet, and we will not rest until that goal is achieved.

Engineering for Tomorrow

Our Construction Work Plan (CWP), built on advanced GIS modeling and long-range forecasting, is now in motion. With projects underway and more on the horizon, we are laying the groundwork for a resilient electric system that can meet the demands of a growing membership and a changing energy landscape.

Our crews have been working hard and are progressing well on projects. Keep in mind that these are long range plans, so you will hear about them a lot in the coming years, and the progress may seem slow at times. Rest assured that our team will be busy working and executing the plan to make sure reliable power is available to existing and new members alike



This is not just about infrastructure—it's about foresight. By planning today, we ensure that tomorrow's homes, schools, hospitals, and businesses have the power they need to thrive.

Technology That Protects and Powers

Innovation is at the heart of our strategy. In 2025, we are deploying new technologies to enhance reliability, safety, and efficiency:

- Substation Protection: We've implemented animal guard fencing and bird laser systems to reduce outages caused by wildlife, protecting critical infrastructure and improving uptime.
- Drone Technology: Our teams will be using drones for system inspections and outage restoration, allowing faster response times and safer operations.
- Battery Storage: We're investing in battery storage systems that not only improve resilience but also help reduce power costs from TVA during peak demand periods.
- SmartHub App: Our members continue to benefit from the SmartHub app, offering real-time account management, outage reporting, and usage tracking—all at your fingertips.
- Exploring AI: We are actively investigating how artificial intelligence can help us better serve our members, from predictive maintenance to smarter customer service solutions.

These advancements are not just about technology—they're about delivering better service, greater reliability, and long-term value to our members.

BUILDING THE FUTURE TOGETHER

Energy Security Through Diversity

The energy transition continues to unfold, and our stance remains firm: electricity is an essential service, not a commodity. We support alternative energy sources, but we also recognize the critical role of coal, natural gas, nuclear, battery storage, and pumped storage in maintaining reliability and affordability.

Electricity must not only be affordable and reliable, but it must be available. That means 24 hours a day and 365 days a year, whether it's sunny or cloudy, whether it's day or night, and whether it's hot or cold outside. As Winston Churchill once said, energy security comes from "variety and variety alone." We believe in an "all-of-the-above" approach—one that balances innovation with practicality and ensures that no community is left behind.

Enhancing Member Experience

Our members are the heart of everything we do. In 2025, we will continue to improve how we serve you—both in person and online. From expanding SmartHub capabilities to exploring new digital tools, our goal is to make every interaction seamless, efficient, and member focused. We want to make it easy for you to do business with VEC, and for you to have the choice of how you want to interact with us. Whether virtually online, in person at our offices, or out in the community, we are here to serve you, the members of VEC.



Looking Ahead

The road ahead is filled with promise. We will continue to invest in technology, pursue strategic partnerships, and advocate for policies that protect and empower our members. Our vision is bold, but our foundation is strong—built on cooperative principles, community values, and a shared commitment to progress.

Thank you for being part of the Volunteer Energy Cooperative family. Together, we are not just powering homes—we are powering futures.

Sincerely,

A handwritten signature in black ink that reads "Dan Coyne". The signature is written in a cursive, flowing style.

WHAT DOES IT MEAN TO BE A CO-OP MEMBER?

Beyond its economic structure, a co-op transcends transactions and creates a sense of belonging, unity, and empowerment. To be a co-op member is to embrace a uniqueness that extends far beyond the boundaries of a typical business arrangement.

At its core, a cooperative is a symphony where each member plays an integral role. The concept of being a co-op member is not limited to a mere financial investment; it's a commitment to shared values and a willingness to support and uplift one another. A co-op reminds us that our strengths multiply when we work together. As a co-op member, you become a thread in the tapestry of cooperation, contributing to a community that values collaboration over competition.

Being a co-op member means being part of a democratic process. Each voice matters, and decisions are made collectively, fostering a genuine sense of ownership. This is more than just having a say; it's having a stake in shaping the direction of the co-op.

As a co-op member, you're not a customer or a shareholder; you're a driving force behind a business that places people before profits. The success of the co-op is your success, and its challenges are your challenges. This intimate connection to the co-op's journey empowers members to take charge, assume leadership roles, and contribute to the community's growth.

Co-op membership brings a sense of connection. You're not dealing with faceless corporations; you're engaging with fellow humans who share your aspirations and dreams. The interactions between co-op members foster genuine relationships, built on trust and the mutual understanding that we're all in this together. From shared celebrations of success to collective problem-solving during rough patches, co-op members become pillars of support for one another.

To be a co-op member is to step into a world where your actions matter, where your voice is heard, and where your dreams are intertwined with the dreams of others. It's a celebration of the human spirit's capacity to create meaningful change through togetherness, a celebration of the collective **"Bringing Power to the Members"** that lights up both the electricity brought by the co-op and the empowerment each member possesses.



YOUTH PROGRAMS

Youth leadership in a cooperative means young people stepping up to shape the cooperative's future, while staying true to its core values. They learn about how cooperatives work and improve their skills, following the cooperative principle of Education, Training, and Information. These young leaders also contribute to their communities, taking action to address local needs and issues, which aligns with the cooperative principle of Concern for Community. By doing this, they bring fresh ideas and energy, making sure the cooperative grows in a way that benefits everyone.



WASHINGTON YOUTH TOUR



The Washington Youth Tour, sponsored by Volunteer Energy Cooperative and the Tennessee Electric Cooperative Association, provides young leaders an opportunity to explore Washington, D.C. Students are able to tour former presidents' homes, visit numerous memorials and monuments, and network with students from other electric cooperatives.

This year, twelve students from VEC's service territory got the opportunity of a lifetime to spend a week in our nation's capital. The students were chosen based on a short story written on the theme selected for the year. Alvin C. York Institute's Eleanor Hill, Chattanooga Central High School's Jacalyn Martin, Bradley Central High School's Johnny Brafford, McMinn County High School's Mia Sewell, Cleveland High School's Sydney Creekmore, Monterey High School's Crystal E. Perez Aguilar and Emerson Miller, Rhea County High School's Braden Watson and Samuel Roberson, Cumberland County High School's Ryleigh Gunter and Abby Grace Lowe, and Pickett County High School's Ella Bilbrey



YOUTH LEADERSHIP SUMMIT



Braden Watson



Paislee Yeager

The Youth Leadership Summit is a partnership between the Tennessee Electric Cooperative Association (TECA) and Volunteer Energy Cooperative to promote leadership within our state. Delegates to the annual event receive a hands-on look at state government, learn networking and leadership skills, and develop a better understanding of electric cooperatives.

While in Nashville, students visit the State Capitol, where they are welcomed by members of the Tennessee General Assembly and participate in a mock session. In addition YSL delegates also visit YMCA Camp Widjiwagan, the Country Music Hall of Fame and Museum, and Ryman Auditorium.

Two delegates from a high school in VEC's service area are chosen by their guidance counselors and principal to participate. This year's delegates were Rhea County High School's Braden Watson and Paislee Yeager.

4-H ELECTRIC CAMP



4-H Electric Camp is a joint venture of the Tennessee Electric Cooperative Association and its member cooperatives, along with the University of Tennessee Extension, the Tennessee Municipal Electric Power Association and its municipal power systems, and the Tennessee Valley Authority.



Electric Camp is an exciting, fun-filled adventure exploring the laws of science and electricity. It is for 6th and 7th grade 4-H students and is held at the University of Tennessee Knoxville Campus each summer. It consists of hands-on activities in which students learn about the safe and proper use of electricity, as well as aspects of other sciences. Electric Camp is one of the lowest cost 4-H camps the extension service offers.

2024 LILLARD-SHADOW SCHOLARSHIP WINNERS



Hannah Burgess



Owen Brown



Cheyenne Wente



Lydia Cooper

The Lillard-Shadow Scholarship program was endowed to honor J.W. Lillard and Willis A. Shadow. Lillard and Shadow were dedicated to improving the lives and livelihoods of community residents through electric power. Committed to public service and community involvement, they were instrumental in the organization of the Meigs County Electric Membership Corporation in 1935, which eventually evolved into Volunteer Energy Cooperative.

The Lillard-Shadow scholarship program honors Lillard and Shadow by rewarding students for their commitment to community service and academic achievement.

Volunteer Energy Cooperative awards the scholarship to four students in our service area. The scholarship is worth \$500, renewable for up to four semesters.

This year's four winners were Hannah Burgess, Polk County High School; Owen Brown, Cumberland County High School; Cheyenne Wente, Rhea County High School; Lydia Cooper, Alvin C. York Institute.

VEC CUSTOMERS SHARE GRANT



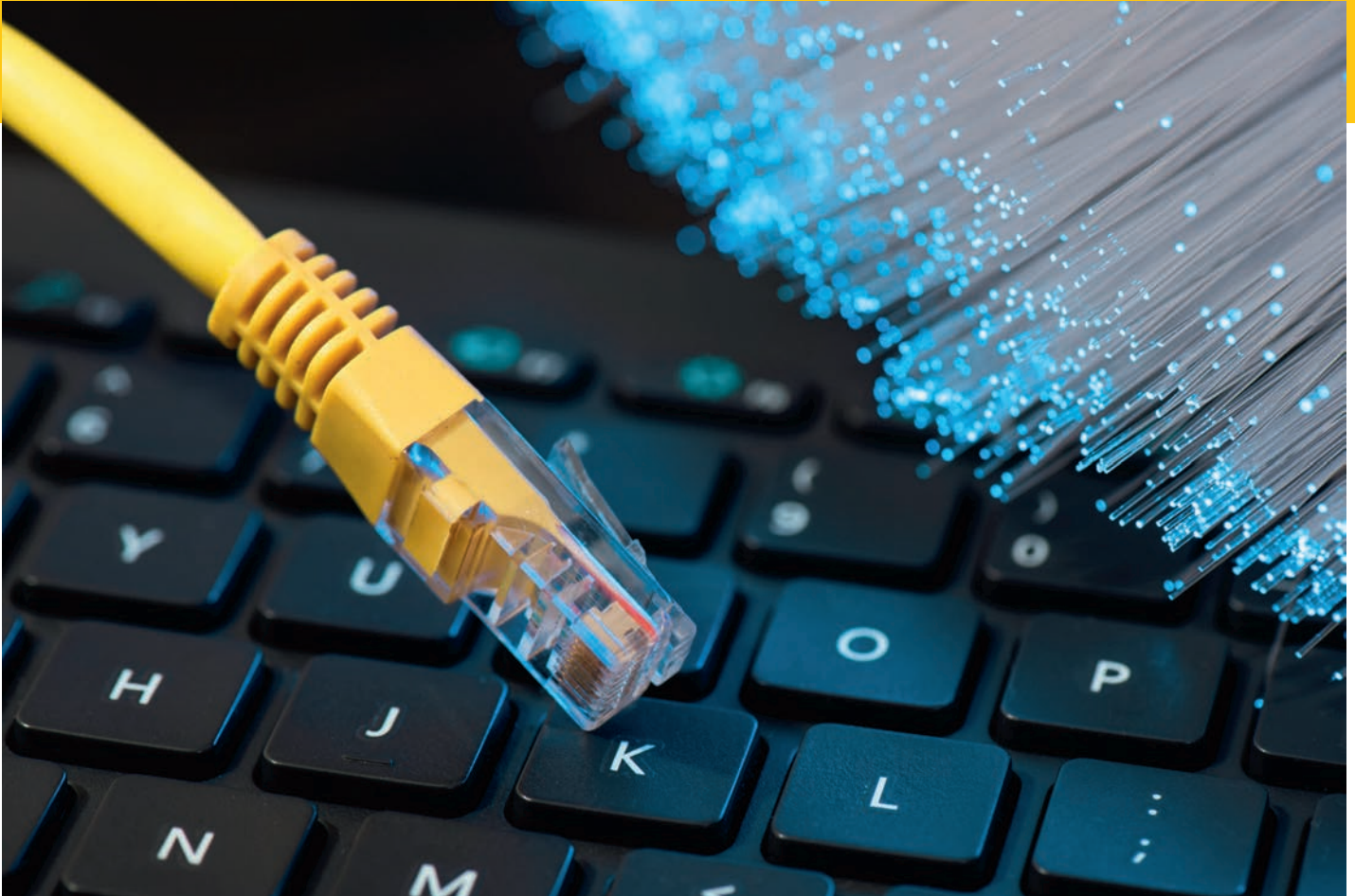
In October 2001, Volunteer Energy Cooperative launched VEC Customers Share—a grant program available for organizations that benefit their community. Members of Volunteer Energy Cooperative fund the grant by voluntarily rounding their electric bills up to the next whole dollar.

Although each VEC member only contributes an average of \$6 per year (and never more than \$11.88 annually), thousands of dollars are distributed each month to community groups as a result of the generosity. Scout troops, youth sports, senior citizen groups, PTAs, and civic groups are examples of the types of organizations that benefit from VEC Customers Share funds.

The VEC Customers Share fund is a separate, independent fund from VEC. The fund is designated solely for grant awards. No VEC Customers Share funds are used in the operations or maintenance of electrical infrastructure, and none of the funds are used to pay electric bills.

VEC Customers Share applications are reviewed by an independent board of volunteers from VEC service areas. Neither members of the VEC board of directors nor employees of VEC serve on this board. The VEC Customers Share board volunteers meet once a month to consider grant funding. Since the inception of the program, over \$8.6 million dollars have been awarded.

BROADBAND UPDATE



ON A MISSION TO PROVIDE BROADBAND INTERNET SERVICES TO ALL OUR MEMBERS

In today's connected world, access to high-speed broadband is more essential than ever. Since 2017, Volunteer Energy Cooperative (VEC) has been committed to closing the digital gap by delivering dependable broadband to the communities we serve. As we continue advancing toward that mission, we're excited to share the latest updates with our members.

BROADBAND UPDATE

PIONEERING PROGRESS: A TIMELINE OF ACHIEVEMENT

VEC started its broadband journey in 2017 with a pilot project in Bradley County. Since then, we've achieved several significant milestones, thanks to strategic partnerships and grants:

Bradley County - Pilot Project – Hopewell and No Pone – VEC pilot project – 682 previously unserved homes/businesses now have access to broadband.

Hamilton County - ARC Power Grant – Birchwood – \$1 million matching grant from the Appalachian Regional Commission – constructions completed in 2022, allowing 730 previously unserved homes/businesses access to broadband.

McMinn County - TNECD Grant – Spring Creek – \$1.3 million grant from the Tennessee Broadband Accessibility Program – construction completed in 2021, allowing 1,042 previously unserved homes/businesses access to broadband.

Meigs County - USDA Grant – South Meigs – \$3.7 million grant from the USDA – construction completed in 2024, allowing 1,360 previously unserved homes/businesses access to broadband.

Cumberland, Hamilton, and Roane - TEBF Grant – Cumberland Cove, Ooltewah Georgetown Road, and Ten Mile – \$7 million from the Tennessee Emergency Broadband Fund –construction completed in 2021, allowing 1,504 previously unserved homes/businesses access to broadband.

Meigs County - TNECD Grant – Cottonport – \$647,000 from the Broadband Accessibility Program – construction completed in 2024, allowing 474 previously unserved homes/businesses access to broadband.

Bradley and Polk - ARP Grant – White Oak, Chatata Valley, and East Polk – \$15 million from the American Rescue Plan Grants – 516 previously unserved homes/businesses now have access to broadband. Construction is ongoing.

South Bradley - Bradley County Funded – \$2.1 million from the Bradley County Commission for the McDonald area - construction completed in May of 2025, allowing 867 previously unserved homes/businesses access to broadband.

Hamilton County - Hamilton County Funded – \$615,000 from the Hamilton County Commission for Eldridge Road - construction completed in September of 2025, allowing 296 previously unserved homes/businesses access to broadband.





Construction Work Plan

As electricity demand continues to surge across communities, the importance of a resilient and future-ready electric system has never been clearer. Volunteer Energy Cooperative (VEC) is meeting this challenge with renewed momentum through its ongoing Construction Work Plan (CWP) - a strategic initiative designed to ensure sustainable growth, reliability, and long-term infrastructure strength.

Now entering a new year of implementation, the CWP remains a cornerstone of VEC's commitment to delivering dependable service

while preparing for the evolving energy landscape. The plan, developed by VEC's management team, blends short-term action with long-range vision: a five-year roadmap to address immediate needs and a twenty-year strategy to anticipate future demands.

"Over the past year, we've continued using advanced engineering modeling tools alongside Geographic Information System GIS mapping to evaluate our system's current load and forecast demand over the next twenty years," said Dion Cooper, President and CEO of VEC. "This approach has been instrumental in guiding our infrastructure upgrades and long-term planning."

This technology-driven approach has already yielded significant results. Since the plan's launch, 50 work orders have been completed, and \$15.71 million has been invested in critical upgrades—including line improvements and the addition of two new substations. These enhancements are designed not only to meet today's needs but to lay the groundwork for tomorrow's growth.



Pleasant Grove Substation Drone View

Construction Work Plan

“The Construction Work Plan has already helped us make meaningful strides in strengthening our system,” says Matthew Teague, Vice President of System Planning and Engineering. “While we’ve completed several key upgrades, we know there’s still a lot ahead. This plan keeps us focused on building a resilient, flexible grid that can meet our members’ needs well into the future.”

GIS mapping and engineering modeling allow VEC to forecast load growth year by year and simulate how the system will respond. This enables engineers to prioritize upgrades based on real data and future scenarios, ensuring every investment strengthens the grid’s resilience.



As VEC enters another year of strategic development, the cooperative remains focused on more than just keeping the lights on. “We are not simply reacting to the increasing load on our electric system; we are actively planning and building for the future,” Cooper emphasizes.

With the Construction Work Plan guiding the way, VEC is building more than infrastructure—it’s building confidence in a smarter, stronger, and more sustainable energy future for all its members.



Pleasant Grove Substation



Financial Statements

FOR THE FISCAL YEAR ENDED JUNE 30, 2025

Volunteer Energy Cooperative Balance sheet as of June 30, 2025.

Assets

Electric plant in service	\$651,581,743
Less Depreciation	\$324,424,564
Total	\$327,157,180
Other property and investments	\$3,618,584

Current and Accrued Assets

Cash	\$18,660,437
Accounts receivable	\$23,028,465
Materials and supplies	\$13,572,864
Prepayments	\$1,067,583
Other current assets	\$1,983,360
Total	\$58,312,709

Deferred Details

Receivables-conservation	\$4,855,355
Other deferred assets	\$-0-
Total	\$4,855,355
Total assets	\$393,943,829

Capital and Liabilities

Capital

Membership certificates	\$504,465
Earnings reinvested in system assets	\$313,990,151
Total	\$314,494,616

Long term Debt	\$3,819,956
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Other Noncurrent Liabilities	\$35,420,318
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Current and Accrued Liabilities

Other notes payable	\$-0-
Accounts payable	\$24,959,282
Customer deposits	\$8,181,103
Taxes and Interest	\$1,036,211
Other current liabilities	\$1,471,016
Total	\$35,647,612

Deferred Credits	\$4,561,327
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Total Capital and Liabilities	\$393,943,829
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Volunteer Energy Cooperative Statements of Income and Earnings Reinvested in System Assets Fiscal Year Ended June 30, 2025.

Operating Revenue

Sales of Electric Energy	
Residential	\$192,921,470
Commercial	\$32,443,534
Industrial	\$75,662,052
Street and Other Lighting	\$4,532,960
Other sale of electric energy	\$305,560,016
Other revenue	\$7,599,774
Total operating revenue	\$313,159,790

Operating Expenses

Cost of Power Purchased	
From TVA	\$237,988,072
Distribution and Transmission	\$23,757,024
Expenses	\$5,328,014
Customer Accounts Expenses	
Customer Service, Sales, and	\$1,285,251
Information Expense	\$8,741,672
Administrative and	
General Expense	\$21,967,109
Depreciation	\$3,041,596
Taxes	\$180,225
Interest Expense	\$302,288,963
Total Operating Expense	
and Interest	

Operating Income	\$10,870,826
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Other Income	\$1,480,601
Non-Operating Expense	\$2,491,666

Earnings Reinvested in System Assets

Beginning of Fiscal Year	\$303,244,354
End of Fiscal Year	\$313,990,151

The first annual meeting of our cooperative was held on October 22, 1936, at the Meigs County Courthouse, with 61 members in attendance. President J.W. Lillard presented an update on energized local lines and securing funding from the REA, followed by the election of eight directors.

In the early years, meetings focused on by-law changes, officer reports, and trustee elections. Then, due to World War II, no meetings were held from 1942 to 1944, with 1943's gathering postponed due to



A LOOK BACK

fuel and tire shortages. The first post-war meeting resumed in 1945, and by 1946, attendance had outgrown the courthouse. The event moved to Meigs County High School, drawing over 1,000 attendees with free lunches, door prizes, and guest speakers.

By the early 1950's, the meeting had become a major local event, hosting over

5,000 people. In 1951, it relocated to Peakland Ferry near Watts Bar Dam, featuring large tents, appliance and farm exhibits, and entertainment from high school bands and nationally known performers like June Carter and Mother Maybelle. Free meals were replaced with concession stands run by the Meigs County Lion's Club or Spring City Kiwanis Club.

In 1951, the meeting moved again to Meigs County Park, where two metal buildings were constructed to accommodate the growing crowd. This location hosted the event until 1978, after which meetings began rotating among service areas and were shifted to Saturday's. A by-law change in the early 1970's introduced district based



Members attending the 1947 Annual Meeting in Meigs County High School Auditorium.

trustee elections, reducing the need for nominations and voting at the meeting. Attendance declined, and meals and large prizes were phased out.

In the early 90's, the format evolved again - meetings were moved back to Meigs Middle school and were now held in the morning. Breakfast items were introduced, big entertainment started to return, and door prizes slowly increased again. Attendance began to rise once more.



In 1961, first year the co-op held its annual meeting at the Meigs County Park property.

Now we celebrate our 89th annual meeting, which has moved to a new location in Crossville TN, and averages 600 to 1,000 members a year. We are proud of how far we have come and are excited for what's ahead.



Annual meeting 2022 while still held at Meigs Middle School.



21 The 2006 annual meeting held at Meigs Middle School.



Stay Connected With Us

The SmartHub app allows you to stay up to date with your energy usage, report service issues, and view and pay your bill!



CONTACT US

**Corporate Office**

18359 Highway 58 N
Decatur, TN 37322
423-334-1020

Benton Office

2178 Parksville Road
Benton, TN 37307
423-338-2569

Byrdstown Office

1109 Olympus Drive
Byrdstown, TN 38549
931-864-3685

Cleveland Office

5335 Georgetown Road
NW
Cleveland, TN 37312
423-476-6571

Crossville Office

235 O'Brien Drive
Crossville, TN 38555
931-484-3527

Decatur Office

18359 Highway 58 N
Decatur, TN 37322
423-334-5721

Georgetown Office

8212 Mahan Gap Road
Ooltewah, TN 37363
423-334-8382

Jamestown Office

1023 Old Hwy. 127 S
Jamestown, TN 38556
931-879-5853

Monterey Office

213 E Stratton Avenue
Monterey, TN 38574
931-839-2217

Spring City Office

425 Wassom Memorial
Hwy.
Spring City, TN 37381
423-365-5220

