

# Makin' Tracks

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CLINCHFIELD FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER JULY 2009

# REFER A MEMBER Get a FREE t-shirt!

Those wonderful, soft, comfortable green T-shirts are back! Several members have requested another opportunity to take one home to wear so we've come up with something all members can participate in! All you have to do is bring someone in to join CFCU so they can share in the many privileges of membership! Your immediate family members are eligible: spouses, brothers, sisters, mothers, fathers, grandmothers, grandfathers, and grandchildren. And, once they join, then their family members can join.

Also, we have 65 member groups, Select Employee Groups. If someone is employed at any of those groups or have retired from any of those groups, they are eligible to join. Even if you had a family member that is deceased but was retired from one of the groups, you are still eligible to join. A list of groups is on our website, [www.clinchfieldcu.com](http://www.clinchfieldcu.com).

Another great way to join is through the Senior Adult Center (see article below). If you are a member there, you are eligible to join CFCU. Then, for instance, if you are a young person that can't join any other way, ask your father, mother, or grandparent to join the Senior Adult Center (the cost is minimal, the benefits wonderful) and then you can join us!

Bring your family and friends in today and not only will you be sharing a safe and secure place for them to conduct their financial business, you both will walk out with a new T-shirt!

## CALLING ALL SENIORS!



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**The Senior Adult Center** is a wonderful Select Employee Group for CFCU and if someone is a member there, then they can also be a member here! **Tell your friends and neighbors!** Contact anyone at the Credit Union with questions or contact Charlene O'Dell at the Senior Adult Center (743-5111). To become a member at the Senior Adult Center, you must be 50 years old or have a spouse that is already a member at the Center. The annual cost is \$15 and the hours at the Center are 8 A.M. - 4 P.M. Mon.- Fri. Once you have joined the Center, come on in to the Credit Union to be a member with us. We are your hometown Credit Union and want to share all the great benefits of CFCU with you and your family. And don't forget, once you join CFCU then your family members are eligible to join. Join today and become a member-owner. We have so many free services, from free checking to free online banking to free smiles, always!



Message from the CEO

4128400

Employees

- Sandy Lingerfelt, CEO
Rick Phillips, Executive VP
Patty Wilcox, Sr. VP of Collections
Susan G. Chaffin, Sr. VP of Lending
Amy Banks, Sr. VP of Operations
Allison Anderson, VP of Marketing & Network
Julie Bradford, Administrative Assistant
Janie Whitson, Loan Officer
Lou Hatfield, Mortgage Loan Officer
Mimi Van Dyke, Loan Officer
Jenny Morefield, Loan Officer/Collection Clerk
Erica Nicholson, ACH/EFT Coordinator
Amy Hensley, Sr. MSR
Lisa Hatcher, Head Teller
Vickie Howell, MSR
Kelli Hughes, MSR
Missy Wainwright, MSR
Sarah Hyder, MSR
Deanna Oaks, MSR
Lindsey Hampton, MSR
Jimmie Street, Receptionist
Louella Phillips, Receptionist
Marsha Street, File Clerk

Dear CFCU Members,

SERVICE. At CFCU that is a key word and one that we continuously strive to become better at providing for our members. At 60 million in assets, we are big enough to meet our member's financial needs but sometimes it is hard to beat rates for some of the huge financial institutions that are focused on growth at any cost. On the next page you will find a list of services that we strive to excel in providing to you.

I don't know of any other financial institution that will waive an early withdrawal fee on a CD in the event of an emergency. Or any that will only charge one month's interest for early withdrawal...the industry average is six months' interest for that early withdrawal penalty.

And we do listen. We look at the whole financial situation when a member comes in and see what we can do to make life better for that member. With the economy the way it is, we appreciate members that give us the opportunity to help them as soon as they find out about changes in their financial situation.

We do have lots of changes at the Credit Union! If you've been in the lobby area lately I'm sure you've noticed the remodeling taking place. Julie now has an office in front of my office and in front of her you will see Jenny in the other new office. Jenny is now working in our Collections Department; Missy is now in our Loan Department. I'm proud of these two young ladies and appreciate their efforts to learn new things and move forward in their CFCU careers!

Patty's daughter Angie Wilcox recently married Shannon Vaughn and we wish them a lifetime of happiness together. I have to tell Shannon that there will never be a dull moment when he is around the Wilcox family! I've said for years that I'd be a rich woman if I had followed Patty around with a video camera for the past 27 years: especially when she was digging in the dumpster with her pretty dress and spiked heels down at the old depot...

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Janie's son Mark Whitson and lovely wife Sandy have a new baby girl, Kira Madison. I hear Matthew is a proud big brother and loves to help take care of her.

Miss Amy Hensley is back to work and we are thrilled (although we know she is missing her baby Colt)! Our Deanna is back at work now after the birth of beautiful Cadence Mackenzie. And Missy has also returned even though the handsome young Asher Dale has stolen her heart. As you can see from the pictures they both are absolutely adorable and perfect!



Cadence Oaks

We are glad to have a full staff again. My special thanks has to go to the rest of the staff that kicked it up a few notches and worked really hard during the time we had three employees off. I don't care what there is to do in this office or how hard the work is, there is always someone willing to jump in and do! This whole group is very special and that is the main reason I absolutely love my job. That, and taking care of all of you, our special members. Come in and let us help you today!

Sandy



Asher Wainwright

Board of Directors

- Paul C. Monk, Chairman
Wade Tilson, Vice Chairman
Everette Allen, Secretary
Sandy Lingerfelt, Treasurer
Charles Brotherton, Board Member
William Smith, Board Member
Noel Muhn, Board Member
Jack Hawkins, Board Member
Andy Landers, Board Member

HOLIDAY CLOSINGS

CELEBRATE LABOR DAY September 7th

12133500

The GREEN t-shirts are back by popular demand!

Ask how you can get yours!

2164700

www.clinchfieldcu.com

3710900

# Why YOU Should Do Your Financial Business with CFCU

**Home Owned/Home Grown - 74% of our membership is from Unicoi County**

**We work with our members through good times and bad times**

**No penalty when a true emergency situation arises for CD withdrawals  
(and only 1 month penalty for regular early withdrawal)**

**Only \$25.00 minimum savings balance is required to open a share account**

**Long time employees (280 total years of experience) WOW!**

**Dedicated Board of Directors**

**Convenient hours 8:15 - 4:30 and drive thru until 6 P.M. on Fridays**

**(and if members cannot get here during those hours, arrangements will be made to take care of them)**

**Free ATM withdrawals through EZConnect Network**

3265400

**Electronic Bill Payment**

**Clinchfield Connection Telephone Teller**

**New car rates are extended to cars with less than 20,000 miles**

**CD Secured loans are only 1.50% above CD interest rate**

**Free Life Savings Insurance**

**Member-pay credit life insurance available on your loans**

**Member-pay credit disability insurance available on your loans**

**Onsite free drive up ATMs**

**Online Banking**

**Overdraft Protection on checking accounts**

**Safe Deposit Boxes as low as \$15/yr.**

**Federally Insured**

**Free Checking**

**e-Statements**

**Free Notary Service**



**WE CARE ABOUT OUR MEMBERS!**



# Too Much Summer Fun?



Bring your summer-fun debt in to Janie, Mimi, or Missy and let them apply a good dose of CFCU Refinancing Solutions!



# Did You Know?



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## Closed Last Wednesday Morning of the Month

The Credit Union is closed on the last Wednesday of each month until 10:30 A.M. for the Staff Meeting. This is a critical time for the staff to conduct training on important Credit Union issues. Thank you for your understanding the need to be closed for this necessary training.

## MEET THE BOARD

Serving on the CFCU Board of Directors since 1998, Noel Muhn has shared his many talents with staff and fellow board members to ensure not only the safety and soundness of the Credit Union but also to keep the grounds and building beautiful! His expertise as an electrician has been an invaluable resource during the many building projects over the years making his tenure on the Building Committee a natural fit. He and wife Bert reside in Erwin and have three children, Justin, Brittany, and Daniel and are the proud grandparents of Miss Kylee Muhn.



Noel Muhn

## CRR Retired Emp. Luncheons

The Clinchfield Railroad Retired Employees Luncheon will be at The Golden Corral Restaurant across from Wal-Mart on Browns Mill Road in J.C. at 11:30 A.M. The 2009 luncheons are scheduled for June 8th, September 14th, and December 14th.

## Sam's Club Membership

Jama Trent from Sam's Club will be in the Credit Union lobby on August 6th from 8:00 until 4:00 to give CFCU members an opportunity to sign up or renew Sam's Club memberships. There will be an on-site discount of \$10 to all new members and to anyone that renews their membership. Renewals can be made up to 90 days in advance with no loss of time on the existing contract and the \$10 discount will be applied! Annual rates before the discount are \$40 for an individual membership and \$35 for a business membership.



Phone: (423) 743-9192 Fax: (423) 743-6156

Hours: Mon-Fri 8:15 A.M. - 4:30 P.M.

Drive Thru Open on Friday Until 6:00 P.M.

ONLINE BANKING:

[www.clinchfieldcu.com](http://www.clinchfieldcu.com)

[www.shareteccu.com/clinchfield](http://www.shareteccu.com/clinchfield)

CLINCHFIELD CONNECTION VOICE RESPONSE:

(423) 743-9182

3256

Find your account number  
in the newsletter and win  
\$10.00!

