

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER JULY 2011

SYSTEM CONVERSION

The CFCU employees have been working hard behind the scenes this year to be prepared for a data processing computer conversion on October 1, 2011. This conversion is necessary to ensure that CFCU continues to bring you the most advanced financial services and products in the marketplace. We are excited about the advanced features on this great system!

As with most major system conversions, there will be some planned service interruptions to facilitate this process. There may also be some "unplanned" service interruptions, but our staff is working very hard to keep these to as few as possible. We apologize in advance for this inconvenience and appreciate your understanding during this process.

How It Will Impact You:

► **Conversion Date** Over the weekend of October 1st & 2nd.

► **Online Banking**

Online Banking will not be available from late Friday evening, Sept. 30 until Monday, Oct. 3rd., when you must re-enroll at the same website, www.clinchfieldcu.com. Home Banking will be known as *Virtual Branch*.*

► **Driver's License Scanning**

We will be scanning all new driver's license IDs on the new system when members come in the credit union after the conversion.

► **ATMs & Debit Cards**

You will have very limited access to ATMs and Debit Cards over the conversion weekend. Please get some cash & plan accordingly!!

► **Voice Response Automated Phone System**

Clinchfield Connection will be available (432-743-9182) Monday, October 3rd. When you call for the first time, you will be instructed on how to use it.

► **History**

If you anticipate the need for history on any of your accounts at CFCU, please print whatever you need from your home banking account prior to our conversion because it will not be converted to the new system. We will have access to your history in the event you should need it.

*Please look for detailed information in the credit union lobby and on the website as we get closer to the conversion. Instructions will be detailed for Home Banking, Voice Response, Electronic Bill Pay, etc.



Sandy Lingerfelt receiving her award from Sandy Swofford, SVP of Marketing/Business Development at Volunteer Corporate Credit Union in Nashville, TN.

SANDY LINGERFELT TN CREDIT UNION HALL OF FAME

The Tennessee Credit Union League and Volunteer Corporate Credit Union recently inducted Sandy Lingerfelt, CFCU's CEO, into the Tennessee Credit Union Hall of Fame. This award recognizes the commitment, leadership, and dedication that deserving individuals from the state have made to the credit union movement. Sandy has been active in the CU movement since the early 1970s. She managed her first credit union with an asset size of \$1.6M, and now CFCU is over \$60M!

Sandy is a strong political advocate as well and is actively involved in local and national politics. She is currently a board member on the Credit Union National Association Board and the National Credit Union Foundation Board.

Congratulations from your staff and board, Sandy! You deserve this award!

Hello from the CEO

Dear CFCU Member,

I don't know about you, but I am burning up! Thank goodness for air conditioning or I would just melt into a big puddle. If you don't have air conditioning we can probably find a way to help you by financing a heat pump with one of our many loan products! Come by and let us see if we can cool you off!

FRAUD. It's everywhere. I can't say too many times, "If it sounds too good to be true, it isn't true!" Never, never take a check from someone who sends it to you and asks you to send a portion back. You end up stuck not only with the money you spend, the money you sent back to them, but also with the bad check and the fees. Complete misery. **FRAUD.**

Also, be careful about buying and selling things on the Internet. Right now, we are seeing a lot of fraud with online purchases. Again, do not do business with someone that sends you a check and wants you to cash it and send them some money back. **FRAUD.**

We are converting to a new computer system October 1st. Please bear with us while we prepare for this event. You need to prepare also by carrying extra cash the weekend of September 30, October 1, October 2, and October 3. Use of your ATM and Debit Cards will be very limited!

Not only is it a good idea to have cash that weekend, you should always have a little "stash cash" and a blank check with you in case of emergencies. We work hard to ensure that everything works "24/7", but some things are beyond our control. We recently had our transaction server crash and our contract with that company guaranteed us a new one within 24 hours. Something happened with the shipping arrangements and ultimately an employee from their company drove from Ft. Wayne, Indiana to bring the new server here! Two of our senior managers worked until after 1:00 AM to get it up and running. We want our membership to know how much you mean to us and how important it is for you to be able to use your cards and home banking all the time! Realistically it isn't always possible, but our goal is to keep it to virtually no down time. Our new system will be much more stable!

Community Shred Day at CFCU is Saturday, July 23rd from 8:00 AM until 12 noon in the Credit Union parking lot. If everyone has half the "stuff" that I do, it should be a busy, busy morning. Not only are CFCU members welcome, everyone in the community can take advantage of this free service!

Congratulations to Julie Bradford for her efforts in completing the Unicoi County Leadership Class this year! And congrats to Jenny Morefield for completing her Certified Credit Union Executive studies! Your hard work is appreciated.

A warm welcome to Angela Jackson! It already seems like she's been part of the Clinchfield family forever! Angela lives in Unicoi with husband Michael and is the daughter of Raymond and Marie McLaughlin. And her little brother Kent was on the first Little League Team, Clinchfield Railroad, that Grady coached many years ago.

Thanks to all who sent cards, letters, emails and called to congratulate me on the honor of being inducted into the Tennessee Credit Union Hall of Fame. You know those moments you treasure as a great memory... Well, this is one of mine (along with grandbabies!). It's such a blessing to work in this job with friends I love and respect and members that are the best! Life is so good!!

Special note to my friend, Jessica Guinn! You are a delightful young lady and I enjoy crafting with you...you are a natural born jewelry designer; Paula Deen is already wearing your creations! You go girl!

Sandy

Employees

Sandy Lingerfelt, CEO
 Rick Phillips, Executive VP
 Amy Banks, SVP of Operations
 Allison Anderson, SVP of Marketing & IT
 Lou Hatfield, VP of Lending
 Jenny Morefield, VP of Collections
 Erica Nicholson, VP of Compliance
 Julie Bradford, Administrative Assistant
 Mimi Van Dyke, Mortgage Loan Officer
 Missy Wainwright, Loan Officer
 Alexis Gambrell, Loan Officer
 Lisa Hatcher, ACH/EFT Coordinator
 Amy Hensley, Sr. MSR
 Vickie Howell, Head Teller
 Kelli Woodward, MSR
 Sarah Hyder, MSR
 Deanna Oaks, MSR
 Rhonda Bradley, MSR
 April Simmons, MSR
 Angela Jackson, MSR
 Marsha Street, File Clerk
 Kathy Charles, Receptionist
 Sarah Garland, Student Worker

Board of Directors

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

Supervisory Committee

Robert Likens, Chairman
 Clarence Bailey, Committee Member
 Paul Berry, Committee Member

HOLIDAY CLOSINGS



MONDAY, July 4th
INDEPENDENCE DAY



MONDAY, Sept. 5th
LABOR DAY

COMMUNITY SHRED DAY

SATURDAY,
JULY 23
8:00 A.M. -
12:00 NOON



Congratulations!
Julie Bradford
2011 Unicoi County
Leadership Graduate



Congratulations!
Jenny Morefield
2011 Certified Credit
Union Executive



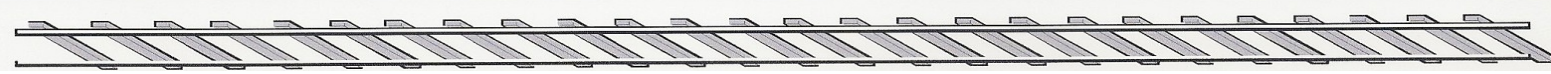
Welcome!
Angela Jackson
New Member Service Rep.

Clinchfield Federal Credit Union is hosting a free community shred day in our parking lot on Saturday, July 23rd from 8:00 A.M. until Noon. Bring everything from clean paper, file folders, magazines, newspapers and junk mail to CDs, VHS tapes and any other documents with your personal information to have them professionally shredded by Cintas Document Management. There is no need to remove staples, paper clips, rubber bands or small binders. The event is for individuals only, no businesses please. For more information, call the Credit Union at (423) 743-9192.

Several of your Credit Union staff will be at the event and will have materials available about the benefits of membership at CFCU! Bring your friends and family members along!

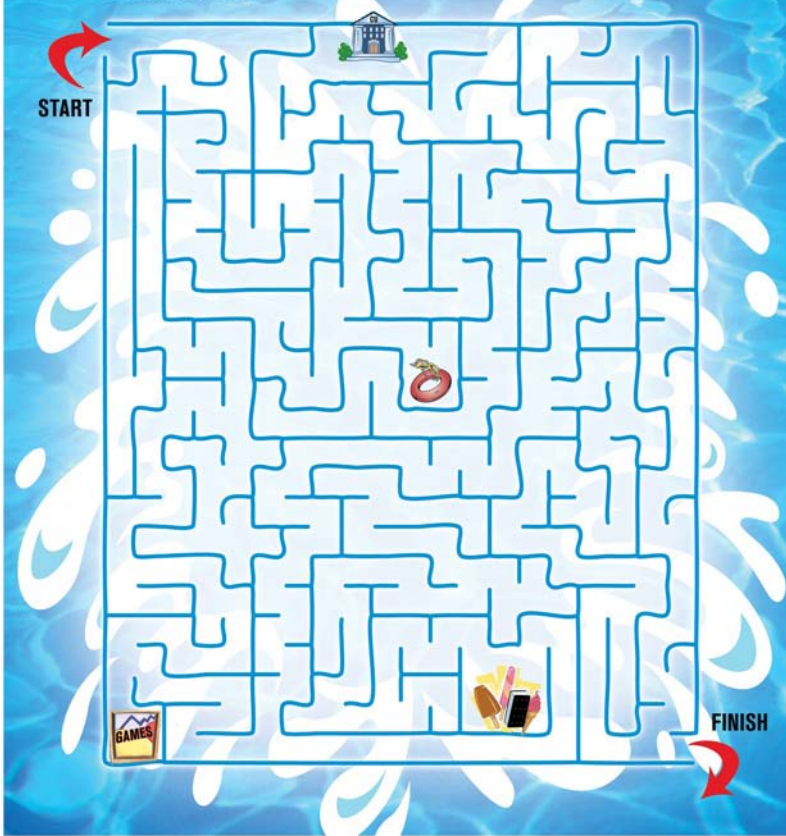
EVERYONE IS WELCOME!

****Unacceptable items include cardboard, phone books, hard copy books, common or wet trash or paper, plastics, metals, or hazardous materials!**



Water Slide Maze

Follow the twist and turns of the water slide all the way to the bottom. Watch out for wrong turns and dead ends to make it all the way to the big SPLASH at the end!



1038 N. Main Ave., Erwin, TN 37650

www.clinchfieldcu.com

Ph: (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

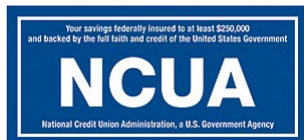
www.shareteccu.com/clinchfield



CLINCHFIELD CONNECTION

VOICE RESPONSE:

(423) 743-9182



Did You Know?

ATM CARDS

With the new computer system requirements, we will no longer be offering the "instant issue" ATM cards at the Credit Union. They will be ordered just like our Debit cards are. More details to follow...

MAY I SEE SOME ID?

As of October 1st, we will be re-scanning your driver's license, or other photo identification again, for your protection on the new computer system. When we see your picture on your account, then we have taken an additional step to protect your identity.

LOAN PAYMENTS

Try making 1/2 of your loan payment twice a month, or 1/4 of your loan payment each week so you save a lot of money in interest! Many financial institutions do not allow you to do this, or will charge you a fee to do so, but we offer it as a free service to you!

SAM'S CLUB

Sam's Club representatives will be in the lobby on Friday, July 22nd from 8:30 - 4:30 to sign members up for Sam's Club Membership. You will receive a \$10.00 Gift Card for registering!

Clinchfield RR Retired Quarterly Breakfast

NEW LOCATION!

The Clinchfield Railroad Retired Employees will be meeting for breakfast at Maple Grove Restaurant - I-26 Exit 32 in Unicoi at 9:00 AM on the following dates:

- July 7th
- August 4th
- September 1st
- October 6th
- November 3rd
- December 1st

