



WHO CAN ACCESS YOUR MONEY IF SOMETHING HAPPENS TO YOU?

I don't care, I'm not here!



You are good to go. You don't need to do anything.

I do not have anyone on my account.



Funds could go to your estate, or to the state as unclaimed property.

I have no idea what I have or did when I opened my account!



Now is a great time to contact us about who may or may not be a joint owner and/or POD. Things change and it's always a great idea to update this information!

For legal issues, wills, trusts, and special circumstances, you should seek an attorney for legal advice on how your account should be set up.

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER APRIL 2024

AS LOW AS
6.14% APR
ON HOME PURCHASES!

Reasons to Purchase with Clinchfield FCU!

- Fixed and adjustable rates/terms available
- Fast closings with affordable closing costs
- Loan officers that care about you
- CFCU has never sold any loans

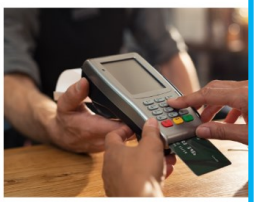


Some restrictions may apply
Insured by NCUA
Not all will qualify for lowest rate
Offer good through 06/30/2024

Clinchfield FCU NMLS# 681713
Mary Lou Hatfield MLO# 732743
Jessica L Grindstaff MLO# 1646358



Shop at a participating local business for a chance to be reimbursed up to \$25 when you use your Clinchfield FCU Mastercard Debit Card!



Find information on participating BuyLocal SpendLocal merchants by visiting clinchfieldcu.com or scan this QR code with your phone camera!



Community Shred Day

When gathering items for Shred Day, please DO NOT bring magazines, newspapers, trash, or food waste. Documents should be in bags that a person of average strength can carry. UC Prevention Coalition will be offering Drug Take-Back and Shriners will be here with candy as well.

MAY 17TH 2:30 - 5:30 PM

UC BLUE DEVIL GOLF PRESENTS:

3RD ANNUAL J. MCFADDEN MEMORIAL GOLF TOURNAMENT

CASH PRIZE FOR WINNING TEAM!

11TH MAY 2024 **9:30AM START TIME**

REGISTER BY PHONE OR EMAIL BY MAY 1ST, 2024
GARLANDE@UNICOISCHOOLS.COM (770) 330-6436



1038 N. Main Ave., Erwin, TN 37650
www.clinchfieldcu.com
Phone or Text: (423) 743-9192 Fax: (423) 743-6156
Mon-Fri 8:15 AM - 4:30 PM Drive-Thru open Friday until 6:00 PM

www.clinchfieldcu.com
CLINCHFIELD CONNECTION VOICE RESPONSE
1-800-724-7442



Board of Directors

- Wade Tilson, Chairman
- Allan Foster, Vice Chairman
- Andrew Landers, Secretary
- Sandy Lingerfelt, Treasurer
- Frank Cooke, Board Member
- Tom Harris, Board Member
- Stephen Hendrix, Board Member
- Ron "Bull" Phillips, Board Member
- Alvin Murphy, Board Member

Supervisory Committee

- Glenn Tilson, Chairman
- Tim Whitson, Vice-Chairman
- Clarence Bailey, Committee Member
- Paul Berry, Committee Member
- Ron "Bull" Phillips, Committee Member

JOIN US FRIDAY MAY 10TH 11AM-4PM

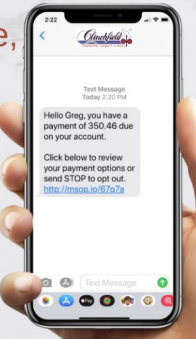
Member Appreciation Day

CLINCHFIELD FCU MEMBERS STOP BY TO REGISTER FOR DOOR PRIZES TO BE GIVEN AWAY EVERY HOUR!



T-shirt Giveaway & Creamy Cup Ice Cream
11am-4pm! (while supplies last)

MESSAGE PAY
An alternative & easy way to pay your Clinchfield FCU loan payments from a different checking account or debit card at another credit union or bank. Pay from link on our website, or request a link by text.

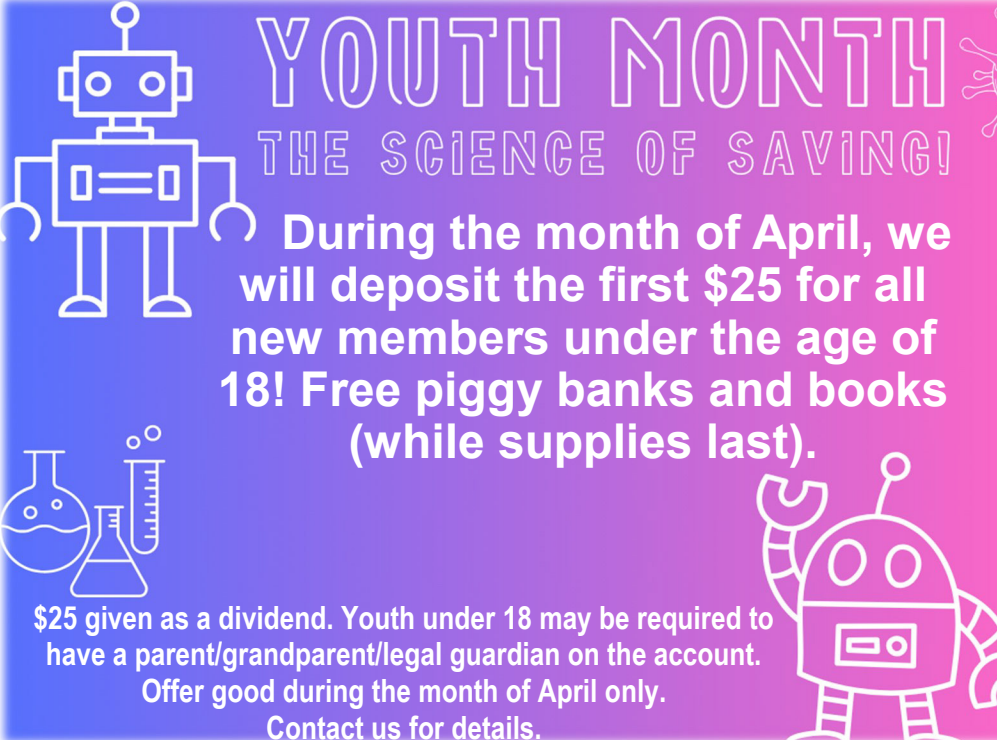


*Fees apply. Credit card payments not permitted.

YOUTH MONTH
THE SCIENCE OF SAVING!

During the month of April, we will deposit the first \$25 for all new members under the age of 18! Free piggy banks and books (while supplies last).

\$25 given as a dividend. Youth under 18 may be required to have a parent/grandparent/legal guardian on the account. Offer good during the month of April only. Contact us for details.



RAILROAD APPRECIATION DAY 2024



FREE ATMS
CLINCHFIELD FCU MEMBERS CAN USE THE FOLLOWING MACHINES FOR FREE:

- Clinchfield FCU, Erwin
- Gay Street, Erwin
- NFS/BWXT (employees only)
- Farmers Daughter **NEW!** Restaurant, Chuckey
- Walgreens, Erwin
- Specialty Tire (employees only)
- Unicoi Town Hall

Members can also use the EZ Connect Network at participating credit unions in the Tri-Cities. Visit clinchfieldcu.com for details.



Employee Highlights & Recognition!

Clinchfield FCU is proud to employ 22 full time employees and 2 part time employees. We are proud of our staff and all they do to serve our members & support our community!

 Welcome! Tiffany McInturff, Accountant	 Promotion! Lisa Hatcher, Card Services Specialist	 Promotion! Amy Hensley, Operations Specialist	 Promotion! Sarah Davidson MSR Supervisor	 Promotion! April Simmons, Operations Supervisor	 Congratulations! Allison Sams, two new grandbabies! Oaklee & River
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Julie Bradford
Administrative
Specialist
30 YEARS OF SERVICE!



Rachel Ray
Collections
Specialist
10 YEARS OF SERVICE!



Clarissa Lane
Chief Financial
Officer
10 YEARS OF SERVICE!



CLINCHFIELD FCU IS PROUD TO SPONSOR THE 2024 **NOLICHUCKY OPRY** PRESENTED BY HIWANIS CLUB OF ERWIN, TN

STARTING IN JUNE, EVERY FRIDAY AT 8PM!

FREE CONCERT FOR THE ENTIRE FAMILY!
THE GATHERING PLACE, DOWNTOWN ERWIN

FOLLOW "HIWANIS CLUB OF ERWIN, TENNESSEE" FACEBOOK FOR COMPLETE SCHEDULE



CELEBRATING 5 STUDENT WOKERS, 5 SCHOLARSHIPS, AND 5 YEARS OF FINANCIAL EDUCATION AT THE UCHS STUDENT BRANCH!

We are wrapping up our 5th year of Student Branch! Thank you UCHS for your partnership & allowing us to provide financial education to the students every Thursday during all lunch shifts. Members can get help with mobile & online banking, cash checks, make deposits & withdrawals, open a new account, or just stop by and spin the wheel to learn about spending and savings! Congratulations to this year's Paul C Monk Scholarship recipient, Mason Hensley!

