

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER JANUARY 2026

**AUTO, CAMPER, & MOTORCYCLE
LOAN PROMOTION!**

All terms included!

NEW VEHICLES
(5 YRS OR NEWER)

4.75! %
APR

USED VEHICLES

4.99! %
APR

Restrictions apply. Not all will qualify. Based on approved credit.
Must be a new credit union loan. Insured by NCUA.

Good Thru 2/27/2026

INTRODUCING OUR NEWEST LOAN: **READY LINE!**

No need for reapplying or multiple loan applications. With this line of credit, you can access cash from your approved amount (up to \$7,000!). Use it as overdraft protection, use it as emergency funds, or use it between paychecks! It's your call!



**INSTANT ACCESS
TO CASH WHEN
YOU NEED IT!**

**BIG
SURPRISE
COMING SOON!**

**WE CAN'T WAIT TO REVEAL A
HUGE SURPRISE FOR OUR
MEMBERS IN FEBRUARY!
FOLLOW US ON SOCIAL
MEDIA FOR DETAILS ON AN
EXCITING WAY THAT WE WILL
BE GIVING BACK TO OUR
MEMBERS IN 2026!**



**77th ANNUAL
BUSINESS**

MEETING

Join us Tuesday,
March 24th at 5pm
for the 2025 annual
business meeting &
board of directors
election. To attend
the after hours
annual business
meeting, members
must register by
March 14th.



Register by phone
(423)743-9192 or email
asimmons@clinchfieldcu.com

YOU ARE INVITED TO A

Retirement Party



HONORING LOU HATFIELD

Tuesday February 24th, 12-4pm in the CFCU Lobby



After 31 years, Lou Hatfield is retiring! We are going to miss her so much but we are so happy for her as she starts her next chapter.... retirement! Stop by for cake and join us as we honor her.

Clinchfield FCU partnered with Price Less in Erwin and purchased over \$5,000 worth of groceries for over 100 people in our community in December!



We're so grateful to be part of our community & the opportunity to give back!



Money Week at Rock Creek Elementary



Retiree Luncheon



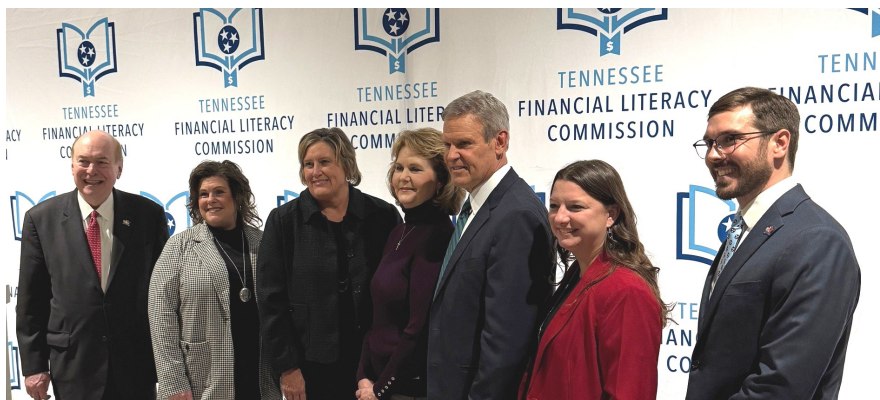
Christmas Parade



We are so thankful to have CSX back in town!



Lighting of Christmas Tree



We were honored to be part of the TN Financial Literacy Commission Reception with Gov. Bill Lee. One of our own teachers, Nancy Grindstaff, joined us as we were recognized for our dedication to financial education in Unicoi Co.



These ladies are now serving our members in new positions!



Missy
Wainwright,
VP of Lending



Jessica Grindstaff,
Senior Mortgage
Loan Officer



DeAnna Oaks,
Consumer Loan
Supervisor



Megan Johnson,
Consumer Loan
Officer

ACCOUNT VERIFICATION

The Supervisory Committee is performing an account verification. If any of the information appearing on your statement is incorrect, respond in writing to the following address:

**SUPERVISORY COMMITTEE
CLINCHFIELD FEDERAL CREDIT UNION
P.O. BOX 247
BYRON CENTER, MI 49315**

Important Dates

Monday, January 19th

Closed Martin Luther King, Jr. Day

Monday, February 16th

Closed for President's Day

Friday, April 3rd

Closed for Good Friday

First Thursday of Every Month

CRR Retirees Breakfast

9am Maple Grove



1038 N. Main Avenue, Erwin, TN 37650

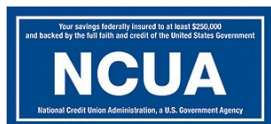
www.clinchfieldcu.com

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