

# 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!

### 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.

### 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!

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!



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

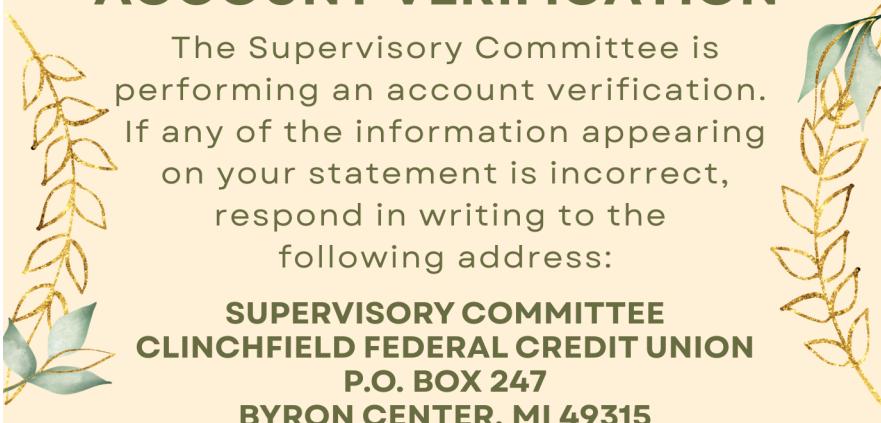


Megan Johnson,  
Consumer Loan  
Officer

## 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

## 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

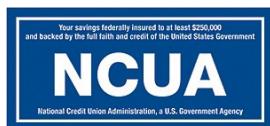


1038 N. Main Avenue, Erwin, TN 37650  
[www.cinchfieldcu.com](http://www.cinchfieldcu.com)

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.cinchfieldcu.com](http://www.cinchfieldcu.com)  
CLINCHFIELD CONNECTION VOICE RESPONSE  
1-800-724-7442



## Supervisory Committee

Glenn Tilson, Chairman

Tim Whitson, Vice-Chairman

Clarence Bailey, Committee Member

Paul Berry, Committee Member

Ron "Bull" Phillips, Committee Member