

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER JULY 2023



Tips for Financing a Vehicle



Don't be fooled by a monthly payment from a dealership!



Newer Vehicle=Lower Rate
(We give new car rate for models up to five years old)



Know the value of the vehicle you're buying before negotiating a deal, and the value of your trade.



Make sure you do not have negative equity in your trade.



Pay attention to the retail price on deal sheet. Ask for a detailed buyers order to ensure no hidden charges have been added.



Always contact Clinchfield FCU first for rates and preapproval!
Local people you know and trust!

Summer Special
.50% OFF - 1% OFF
Auto LOANS

This summer our Clinchfield FCU members can save up to 1.00% off your current qualifying loan rate! Everyone gets .50% off. If you add your loyalty rewards, your rate could be as much as 1.00% off. Contact a loan officer for details!

For vehicles 2014 & newer ~ Expires 8/31/23
Restrictions may apply ~ Based on approved credit



New ATM Location in UNICOI!!

You've asked for years and now it's here! Clinchfield FCU Members can now access this FREE ATM at Unicoi Town Hall! Just another free service for being our member.



WE DO MORTGAGE LOANS!

Home Buyer Tips:

- Start saving early and start working on your credit score as soon as possible.
- Try not to finance anything new before buying a home.
- Come sit down with Lou or Jessica for a free consultation. We can help you decide how much home you can afford and explore options.

For more information call or text for an appointment (423) 743-9192



Clinchfield FCU NMLS# 681713



Mary Lou Hatfield MLO# 732743 Jessica L Grindstaff MLO# 1646358

HOW CLINCHFIELD FCU IS PROTECTING YOU AGAINST FRAUD

- 1 If you have fraudulent activity on your debit card, we help you get your money back!
- 2 Clinchfield FCU invests in fraudulent detection tools for debit card transactions. This service stops most fraudulent transactions & contacts you via text or phone when charges are questionable.
- 3 Our staff is dedicated to helping our members. You can always call us!

While we can't catch all fraudulent transactions before they clear your account, serving our members is still our top priority. It's important to respond to texts and/or calls from our fraud department when you receive them. Fraud in the world we live in is inevitable, but our commitment to our members has never changed!



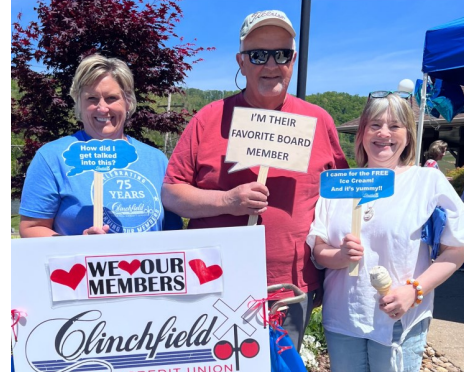
Congratulations Kayla Bowman, our 2023 Paul C Monk Memorial Scholarship recipient.



2nd Annual J. McFadden Memorial Golf Tournament



AMAZING
Shake



Member Appreciation Day 2023



Visiting with our Unicoi Walmart



Congratulations on a great year Team Clinchfield!

Clinchfield FCU T-Ball Team!



Outdoor Festival in Downtown Erwin



CONGRATULATIONS ON YOUR PROMOTION



AMY WHITSON
SENIOR MEMBER SERVICE REP.

FREE CHANGE MACHINE

Clinchfield FCU Members can use our change machine at no cost!





The kiddos love the suckers and gum, but the change machine is a big hit, too!

(Braylen and Myles)

UCAS
unicoi county animal shelter

FOOD DRIVE
July 2023



Drop off new dog or cat food at the credit union during the month of July or August and be entered to win a \$50 Visa Gift Card!

Dates to Remember

- Monday September 4th**
Closed for Labor Day
- Every Thursday**
Food Truck Thursday 11-2
- Third Wednesday of Every Month**
Staff Meeting- Open at 10:00am
- First Thursday of Every Month**
CRR Retirees Breakfast 9am
Maple Grove Restaurant

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



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

