

PRESENTED BY KIWANIS CLUB OF ERWIN



# THE NOLICHUCKY OPRY

## EVERY FRIDAY THROUGH AUG 9TH

- 7/5 UCHS Bluegrass Band
- 7/12 TN Bluegrass Band (Sponsored by Erwin Utilities)
- 7/19 The Burnett Sisters Band
- 7/26 My New Favorites
- 8/02 Adam Larkey & Friends
- 8/09 Jonah Riddle & The Carolina Express

**FREE CONCERT FOR THE ENTIRE FAMILY!  
AT THE GATHERING PLACE, DOWNTOWN ERWIN- STARTS AT 8PM**

In the event of rain, the concert will take place in Erwin Town Hall

**SPONSORED BY:**




Welcome to the Clinchfield FCU family Audie Brown! We are excited to have Audie as our Clinchfield FCU Student Branch worker for the 2024/2025 school year!

**Save the DATE**

## Next Community Shred Day

### October 11th

**Dates to Remember**

- Monday September 2nd Closed for Labor Day
- Every Thursday Food Truck Thursday
- Third Wednesday of Every Month Staff Meeting –Open at 10am
- 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](http://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](http://www.clinchfieldcu.com)  
**CLINCHFIELD CONNECTION VOICE RESPONSE**  
 1-800-724-7442







# Makin' Tracks



## CLINCHFIELD FEDERAL CREDIT UNION

### QUARTERLY NEWSLETTER JULY 2024

# GET THE BALL ROLLING

## ON YOUR SUMMER PLANS WITH OUR 6.99% APR HELOC SPECIAL!

Using the equity in your home with a HELOC is a great alternative to maxing out your credit card or getting a personal loan. It's immediate and affordable access to funds when you want them! Use this line of credit to go on vacation, put a pool in, do some home improvements, or replace worn out appliances... the possibilities are endless!

New lines of credit only ~ Rate locked in for 12 month then return to prime/prime plus as published in The Wall Street Journal ~ Clinchfield FCU will pay up to \$500 in closing costs for members 1st HELOC ~ Must have \$20K draw for 6 of the 12 months ~ Min. credit score of 650  
 Not all will qualify ~ Offer good through 9/30/24

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





Love your community and get rewarded for it! With Clinchfield Federal Credit Union's Buy Local, Spend Local program, you can support the amazing local businesses that make Erwin a great place to live, all while earning some cash back.

Here's the deal: shop at participating local businesses (look for window decal), use your Clinchfield FCU Mastercard debit card to pay, and each month we randomly reimburse 5 members up to \$25!

Find information on participating BuyLocal SpendLocal merchants by visiting [www.clinchfieldcu.com](http://www.clinchfieldcu.com)

# HAPPY SUMMER

## TAKE ADVANTAGE OF OUR SKIP- A- PAY PROGRAM ON YOUR LOANS THIS SUMMER!

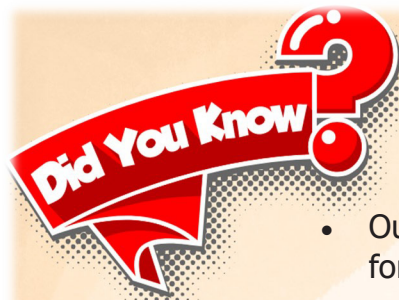
### YOU CAN NOW SKIP A LOAN PAYMENT EVERY 6 MONTHS!

### AVAILABLE ON SIGNATURE & AUTO LOANS

COME BY, CALL, TEXT, OR EMAIL A LOAN OFFICER!  
[MWAINWRIGHT@CLINCHFIELDKU.COM](mailto:MWAINWRIGHT@CLINCHFIELDKU.COM)  
[DOAKS@CLINCHFIELDKU.COM](mailto:DOAKS@CLINCHFIELDKU.COM)  
[KCANTRELL@CLINCHFIELDKU.COM](mailto:KCANTRELL@CLINCHFIELDKU.COM)

\$25 service fee per loan. Interest will continue to accrue during time payments are not being made.





## Here are a few tips, tricks, and things to remember!

- Our members get a free \$1,000 AD&D insurance policy but you have to sign up for it. Visit our website to sign up, or call 1-800-798-8798.
- Your MasterCard Debit Card has an ATM limit of \$500 a day and a purchasing limit of \$2,000 a day. Contact us if you need your limit raised for a bigger purchase.
- The Clinchfield FCU Visa Credit Card has a tremendously low rate compared to other credit cards! **(9.90%-12.90%!)** With cash back rewards, it's a great alternative to cash!
- We have several financial counselors on staff. They can sit down and help you make a budget that you can stick with. If you want to know if you are ready to live on your own, make a budget!
- NEVER buy gift cards and use them as payment to someone you don't personally know.
- Clinchfield FCU reports your loans to the credit bureau every single month.
- Need to get in touch with us? Call, email, text, visit us online, or come by. There are so many ways we can take care of you, even if you can't come in or if you move away.



Thank you UC Blue Devil Golf for hosting the 3rd Annual J. McFadden Memorial Golf Tournament in memory of our friend and co-worker, John McFadden!



**Congrats on a great year to our Clinchfield FCU Team!**

## HOW DO I ESTABLISH CREDIT?

Clinchfield FCU is Committed to Educating our Young Adults. Here are a Few Ways We Can Help!

### **Student Visa Credit Card**

\$500 limit ~ Credit will be reported to the credit bureau every month to establish your credit ~ Must be 18 years old

### **Build Your Credit Loan**

\$1,000 loan ~ Each payment goes to a certificate of deposit and funds are received at the end of one year ~ At the end of one year, member has a \$1,000 certificate, has established credit, and been reported to the credit bureau each month ~ Payments can be weekly, bi-weekly, or monthly

### **1st Time Auto Program**

For members that have never had an auto loan with little or no credit ~ Payments can be made weekly, bi-weekly, or monthly

Contact a loan officer for details. Not all will qualify.

## Member Appreciation Day 2024!

