

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER JULY 2026



Leaving a Legacy

Clinchfield FCU truly lost a credit union legend with the passing of our former CEO, Sandy Lingerfelt. She made a difference in our lives as individuals, in the credit union movement locally and nationally, and in our entire community. Serving nearly 50 years in different capacities at Clinchfield FCU, she had a passion for helping people and we will always remember the part she had in making our credit union the financial institution it is today. Her impact and legacy will not be forgotten. Heartfelt condolences to Grady, Lisa, Julie and the family during this time.



Employee Shout Outs!

Proud of these ladies for earning their Certified Credit Union Financial Counselor Designations!



Rachel Ray



Jennifer White



Megan Johnson



Tiffany McInturff

Marsha Street
Loan Clerk
20 YEARS OF SERVICE!



Megan Johnson
Consumer Loan Officer
5 YEARS OF SERVICE!




Welcome to Chuck Street, our new Supervisory Committee Member!



Congratulations to Amy Banks on the marriage of her daughter, Taylor!



Congratulations to Allison Sams on the birth of her grandson, Brooks!



Noah Canter, the 2026 Paul C Monk Scholarship recipient.

Member Appreciation Day 2026

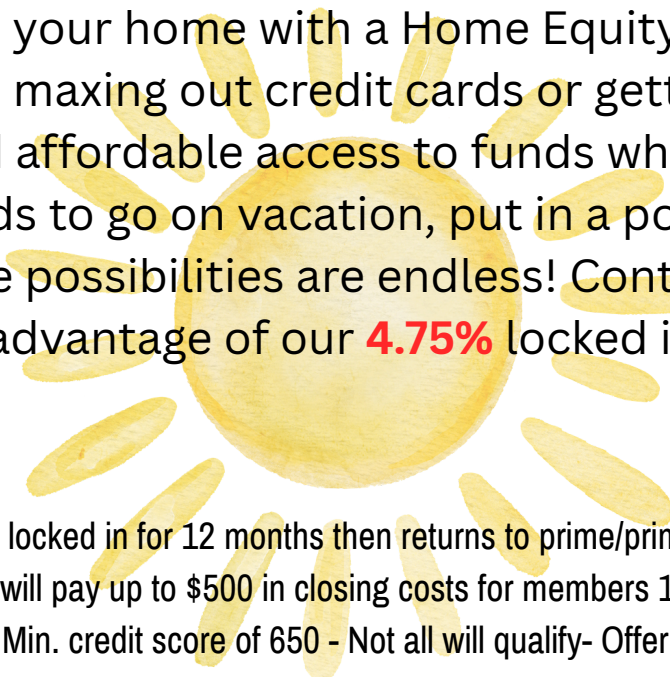


Make Summer Memorable with our HELOC Special!



Using the equity in your home with a Home Equity Line Of Credit is a great alternative to maxing out credit cards or getting personal loans. It's immediate and affordable access to funds when you want them.

Use the funds to go on vacation, put in a pool, do home improvements... the possibilities are endless! Contact Missy or Jessica to take advantage of our **4.75%** locked in rate!!*



*New lines of credit only - Rate locked in for 12 months then returns 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 8/31/2026.

Clinchfield FCU NMLS# 681713 Melissa G Wainwright MLO# 2772761 Jessica L Grindstaff MLO# 1646358



Contact a loan officer about financing your summer fun! We can even do it through email and/or text to accommodate your busy schedule! Call or text (423) 743-9192 or email lending@clinchfieldcu.com

GO GREEN

Your monthly statement can be sent by email instead of regular postal mail. Get your statement faster, and have access to a year's worth of history! Contact us to sign up and we will give you a special prize!



Tap Cards!

All members are getting a new tap card as your card expires. As a special summer treat, come by between July 1st and 15th and we will trade your old chip card for FREE!



Railroad Retirement Board is Coming to Visit!



A representative will be onsite Friday, July 17th from 10am-2pm to answer any questions pertaining to railroad retirement benefits. Any railroad employees planning to retire within the next 3 years are encouraged to come by, ask questions, and get information. No appointment necessary.

CONGRATS ON A GREAT SEASON TO OUR CLINCHFIELD LITTLE LEAGUE TEAMS!



THE NOLICHUCKY OPRV EVERY FRIDAY 8PM

7/3 UCHS Bluegrass Band/ Cory & Caroline Boone and Friends

7/10 My New Favorites

7/17 TN Bluegrass Band

7/24 Phillips & Banks

7/31 Adam Larkey

8/07 Jonah Riddle & Carolina Express

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

SPONSORS:



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

YOU CAN SKIP A LOAN PAYMENT EVERY 6 MONTHS!
AVAILABLE ON SIGNATURE & AUTO LOANS

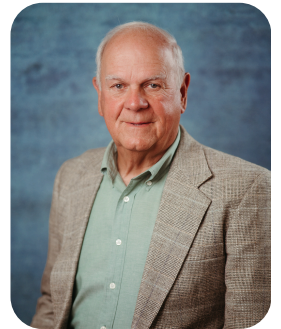
Interest will continue to accrue during
time payments are not being made.

Save the Date

Monday September 7th
Closed for Labor Day

Friday October 9th
Community Shred Day
11am-2pm

Third Wednesday of Every
Month Staff Meeting,
Open at 10am



Thank you Mr. Paul
Berry for your
many years of
service on our
Supervisory
Committee!



1038 N. Main Avenue, Erwin TN 37650

www.clinchfieldcu.com

Call or Text (423) 743-9192 Fax (423) 743-6156

Monday-Friday 8:15 AM- 4:30 PM

Drive Thru Open till 6PM Every Friday

Clinchfield Connection 24/7 Automated Service (800) 724-7442

Board of Directors

- Wade Tilson, Chairman
- Allan Foster, Vice-Chairman
- Andrew Landers, Secretary/Treasurer
- Frank Cooke
- Tom Harris
- Stephen Hendrix
- Ron "Bull" Phillips
- Alvin Murphy
- Amy Banks

Supervisory Committee

- Glenn Tilson, Chairman
- Tim Whitson, Vice-Chairman
- Ron "Bull" Phillips, Secretary
- Chuck Street

