



## CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER OCTOBER 2022

AUTO

LENDING

EXPERTS

### SAVE MORE WITH LOYALTY REWARDS!

For auto, consumer, and mortgage loans, members can save .10% off the rate you qualify for with use of any of these products or services. You could save up to .50% off your qualifying rate!

An Active Checking Account ~ Direct Deposit ~ An Automatic Withdrawal (Utilities, Insurance, etc.) ~ Estatements ~ 12 Month Good Pay History with CFCU ~ CFCU Credit Card ~ Christmas Account ~ Long Standing Member (20 years or more) ~ Mortgage Loan ~ Certificate or IRA Account

Use these rewards with our Giveaway Promotion this month and really get rewarded! Contact our Lending Department for your next loan, or even refinancing a loan from another lender.

For 75 years, Clinchfield FCU has been taking care of our members and their borrowing needs. When it

comes to borrowing for a vehicle, come see us. We

truly have your best interest in mind!

YEARS

linchfield

GOURM

REFINANCE YOUR AUTO FROM ANOTHER LENDER.... SAVE MONEY & WIN A PRIZE!



OCTOBER AND NOVEMBER ARE PICK YOUR PRIZE MONTHS FOR ANY MEMBER WHO REFINANCES AN AUTO FROM ANOTHER LENDER!



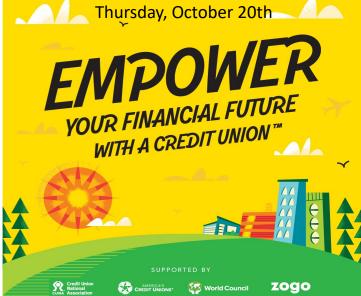
SEE LOAN OFFICER FOR DETAILS. BASED ON APPROVED CREDIT WITH MIN \$10K BORROWED.

## **CLINCHFIELD FEDERAL CREDIT UNION**

Page 2



www.clinchfieldcu.com



This year's theme for International Credit Union Day is Empower your Financial Future! Clinchfield FCU strives to empower our members with the tools and resources to make financially healthy decisions every day. Join us as we celebrate International Credit Union Day with cookies and treats for our members throughout the day on Thursday, October 20th.



### Sign Up For Clinchfield FCU Text Messages!

Get texts for office closings, food trucks, loan specials and more! To sign up, text the word

To sign up, text the word CLINCHFIELD to 877-932-3288 or open your camera, scan this QR code and hit send!



FREE \$1,000 Accidental Death & Dismemberment Policy! Enrollment is required. Enroll through our website or call 1-800-779-5433.

# COMMUNITY SHRED DAY

Friday, October 28th 2:30-5:30

When gathering items for Shred Day, please DO NOT bring the following: magazines, phonebooks, newspapers, trash, or food waste. Documents should be in bags that a person of average strength can carry.

## Card Controls Made Easy.

Be sure to check out the new "CARD" feature on the Clinchfield FCU app! A quick, secure, and easy way to manage your debit card and track spending within the mobile app!

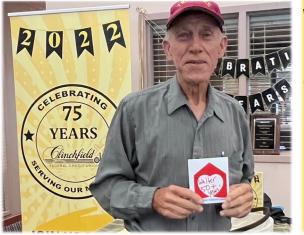


#### October 2022

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We hope everyone enjoyed the 75 days of giveaways for our 75 year Anniversary! We LOVE our members!



Great Fraud Prevention Seminar at the Clinchfield Senior Adult Center.





International Dog Day: Just a Few of the Dogs of Clinchfield FCU







Another Successful Teacher In-Service! Thankful for our partnership with UC Schools!



Share/Savings dividend minimum account balance for Tier 1 is changed from \$0.00 to \$25.00. Note that if your shares/savings account is below \$25, you will no longer receive a quarterly dividend. Effective for 2022 4th Quarter Dividends.

Dividends will not be paid on deceased accounts after 90 days.

The CFCU Privacy Notice is on our website at www.clinchfieldcu.com. It has not changed. The notice can be mailed to you upon request by calling (423) 743-9192. Thank you for your business.

Monday October 10th Closed for Columbus Day
Thursday October 20th International Credit Union Day
Friday October 28th Community Shred Day
Friday November 11th Closed for Veterans Day
Thursday & Friday November 24th & 25th Closed for Thanksgiving
Monday & Tuesday December 26th & 27th Closed for Christmas
Monday January 2nd Closed for New Years Day
1st Thursday Each Month CRR Retirees Breakfast Maple Grove 9AM

ates to Remem



\* MERRY \* CHRISTMAS Christmas Club Accounts will automatically be transferred

automatically be transferred to your savings/checking account the first week of November. If you have any questions, feel free to contact us. Now would be a great time to set up a new Christmas Club account if you do not have one!



**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



LENDER

## **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

## <u>Supervísory Commíttee</u>

Glenn Tilson, Chairman Tim Whitson, Vice-Chairman Clarence Bailey, Committee Member Paul Berry, Committee Member Ron "Bull" Phillips, Committee Member

