

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER OCTOBER 2022

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.



AUTO LENDING EXPERTS



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!

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

GIVEAWAY
GIVEAWAY
GIVEAWAY
GIVEAWAY

*Pick
your prize*



*Everyone
Wins*

WINNER

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



4 pack of UCHS
BASKETBALL
SEASON TICKETS



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

INTERNATIONAL CREDIT UNION DAY® 2022
Thursday, October 20th

EMPOWER

YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

SUPPORTED BY

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.

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.



Sign Up For Clinchfield FCU Text Messages!

Get texts for office closings, food trucks, loan specials and more! To sign up, text the word CLINCHFIELD to 877-932-3288 or open your camera, scan this QR code and hit send!

Accidental Death & Dismemberment
No-Cost Coverage, Guaranteed
Designed for credit union members

→ Claim it Now

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

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!

- Spending Insights
- Instant Notifications
- Turn Your Card On & Off

Instant notifications are a great way to stop fraud immediately when suspicious activity happens on your card. Be sure to apply updates from the app store and start using these FREE features today!



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.



Gracie



Capone

Jax

Lennon

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



Snowball

Dan

Finn



Gibbs



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



Policy Updates

- 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.



Dates to Remember

- 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

MERRY CHRISTMAS

Christmas Club Accounts will 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

www.clinchfieldcu.com

CLINCHFIELD CONNECTION VOICE RESPONSE

1-800-724-7442



AMERICA'S CREDIT UNIONS

Where people are worth more than money.



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