

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER OCTOBER 2023

AS LOW AS
5.94%
APR
ON HOME PURCHASES!

Reasons to Purchase with CFCU!

- Fixed and adjustable rates/terms available
- Fast closings with affordable closing costs
- Loan officers that care about you
- CFCU has never sold any loans

Clinchfield FCU NMLS# 681713

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



Some restrictions may apply
Insured by NCUA
Not all will qualify for lowest rate
Offer good through 11/30/23



CAN TRAILER RETIRED

We are sad to say that the Relay for Life can trailer has been retired. The can trailer was not being used for the right purposes and has become a dumpster in some cases (trash, can lids, needles, etc.)

It has become unsafe for those who are responsible for emptying it. We will continue to support Relay for Life in other ways and appreciate the support of our community! A special thank you to Matthew and Darrell Shelton for taking care of it for us for the last several years!



On October 19, 2023, join credit union and financial cooperative members around the globe in celebrating 75 years of International Credit Union Day®. Stop by CFCU as we celebrate with cookies and gift card giveaways throughout the day!

DON'T MISS IT!
Community Shred Day

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

OCTOBER 27TH
 2:30 - 5:30 PM

Unicoi Prevention Coalition will be here as well for you to drop off unused medicines.

Tate Austin McInturff
 07/13/2023

Erica Nicholson is now a Mimi! Congratulations Sam & Kaylee.



Welcome to Mason Hensley, our Student Branch worker for 2023/24! We are excited to have Mason working at our Student Branch on Thursdays at UCHS.



Student Credit Card Success Story!



Did you know we offer a Student **VISA** Credit Card Program? Ms. Bayleigh has successfully completed a review after using her card for an entire year! This program is for young adults with no credit. It teaches them to build credit, budget, and use credit wisely. Bayleigh made her payments on time, didn't max out her balance, and earned a phenomenal credit score from the credit bureau. She also earned some sweet cash back rewards in the process from Clinchfield FCU!

This program is a great way for CFCU to provide financial education to our young adults. We also offer a "Build your Credit Loan" that helps young adults save, boost their credit, and learn about making payments. The great thing about this loan is at the end of a year our member has \$1,000 saved in a designated account! Contact a loan officer for details on either of these products!



HELP US IMPROVE!
 TELL US WHAT YOU THINK

ENTER TO WIN A \$50 VISA GIFT CARD!



All completed survey participants will be entered for a chance to win a \$50 Visa Gift Card. To complete survey, open the camera on your phone and scan this QR code. Winner will be announced 11/15/23.





Visiting with Courthouse Employees



Congratulations to Ryan and Knox Taylor! Our social media photo contest winners.



Unicoi County Teacher In-Service



Thank you everyone who donated to our Animal Shelter Food Drive!



World Elder Abuse Awareness Day at Governor's Bend

Missy
Wainwright

Consumer
Loan Manager

**20
YEARS OF
SERVICE!**



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.



From the Staff and Board of Directors

Merry Christmas!
& Happy New Year



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.



Dates to Remember

***Monday October 9th**

Closed for Columbus Day

***Thursday October 19th**

International Credit Union Day

***Friday October 27th**

Community Shred Day

***Friday November 10th**

Closed for Veteran's Day

***Thurs. & Fri. Nov 23rd & 24th**

Closed for Thanksgiving

***Mon. & Tues. Dec 25th & 26th**

Closed for Christmas

***Monday January 1, 2024**

Closed for New Year's Day

***Every Thursday**

Student Branch at UCHS

***Third Wed. 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