

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER OCTOBER 2025

**ARE YOU
LOOKING AT THE
BIG PICTURE?**



YOUR HOME. YOUR MONEY. YOUR SAVINGS!

- Fixed & adjustable mortgage rates/terms available with fast & affordable closing costs. **(You could save thousands!)**
- You contact us with any questions, local people you know & trust, AND your money stays in the community.
- Payment options to fit your budget with 100% financing available for purchase loans.
- We do not sell our loans.

Clinchfield FCU NMLS# 681713

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

\$1,500 SHOPPING LOANS

As low as \$131.00/month for 12 months!
Call or text a loan officer for more information!

Not all will qualify. Based on approved credit.



**Sign up for
Clinchfield FCU
Text Messages!**

Get texts for office closings, food trucks, special events and more!
To sign up, text the word CLINCHFIELD to 877-932-3288.

**RETIREMENT PLANNING
WEBINAR**

Presented by our financial advisors: Michael McDermott & Evan Kulak



**Wednesday, October
22nd 10:00 AM**

Credit Union Wealth Group is a registered investment advisor with the U.S. Securities and Exchange Commission. Investments in securities: Not FDIC Insured - Not NCUA Insured - No Bank Guarantee - May Lose Value.

LEARN ABOUT:

- Importance of retirement planning
- How to create a retirement plan
- Investing for retirement
- Open Q&A



Scan this with your phone camera to sign up!



PROUD SPONSOR OF THE PINK OUT GAME OCTOBER 23RD 7PM



Stop by the office and pick up a "fight the good fight" game day shirt for a donation of any amount to Relay for Life! See you at the game!



FINISHING 2025 STRONG!

WITH OUR SUPER AUTO LOAN RATES!

Models 2021-2025

48 Months 5.55% - 14.05% APR
60 Months 5.70% - 14.20% APR
72 Months 5.90% - 14.40% APR
84 Months 6.10% - 14.60% APR

Models 2016-2020

48 Months 5.80% - 14.30% APR
60 Months 6.20% - 14.70% APR
72 Months 6.60% - 15.10% APR

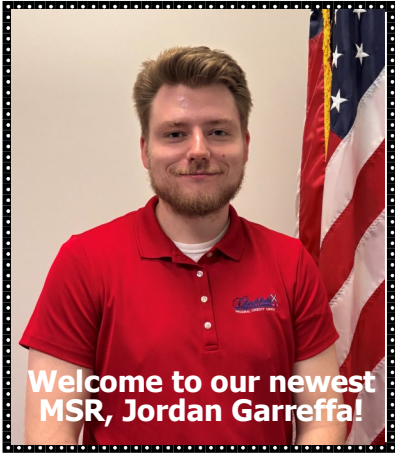
*Rates subject to change.

Ask about our pre-approval checks to take with you!



**QUICK
APPROVAL
PROCESS!**

Members with active share draft (checking) accounts qualify for additional discounts!



Welcome to our newest MSR, Jordan Garreffa!



Lisa Hyder is now a Memaw! Meet her grandson, Ryker.



Meet Erica Nicholson's newest grandson, Henry!



Congratulations to April Simmons' daughter!

When you finance local, you are also supporting local! We are thankful to be able to support our members & community with sponsorships, financial education, & giving back!



Long Term Recovery Group Job Fair



Aspire Book Bus



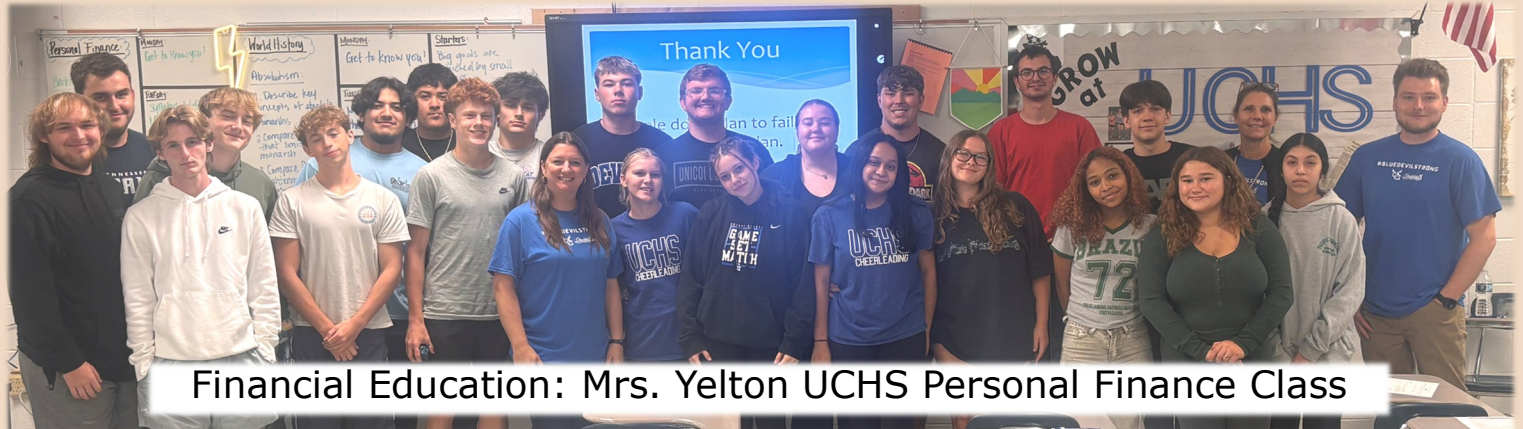
Nolichucky Opry



Teacher In-Service 2025



I Love my Credit Union Day!



Financial Education: Mrs. Yelton UCHS Personal Finance Class



COMMUNITY SHRED DAY

FRIDAY OCTOBER 10TH 11AM-2PM

Documents should be in bags that a person of average strength can carry. UC Prevention Coalition will be offering Drug Take-Back and Shriners will be here with candy as well.

Veterans are invited to stop by the office on Monday November 10th for a special gift! Thank you for your 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 or by calling (423) 743-9192.

DATES & EVENTS

Friday Oct. 10th 11am-2pm- Community Shred Day

Monday Oct. 13th- Closed Columbus Day

Thursday Oct. 23rd- UCHS Pink Out Football Game Sponsor

Tuesday Nov. 11th- Closed Veterans Day

Thurs. & Fri. Nov. 27th & 28th- Closed Thanksgiving

Wed. & Thurs. Dec. 24th & 25th- Closed Christmas

Thursday Jan. 1st- Closed New Years

Every Thursday- UCHS Student Branch

First Thursday of Every Month- CRR Retiree Breakfast, Maple Grove

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

HALLOWEEN ON NOLICHUCKY

CANDY - MOVIES - GAMES - FOOD TRUCKS & MORE
A NIGHT OF FUN FOR THE WHOLE FAMILY!

Halloween Night

Saturday November 1st

DOWNTOWN ERWIN ON NOLICHUCKY AVE. 6PM-8PM

Come see us at our booth for treats! A fun family-friendly event!



1038 N. Main Avenue, 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



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

www.clinchfieldcu.com

CLINCHFIELD CONNECTION VOICE RESPONSE

1-800-724-7442

