

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER OCTOBER 2026

REDUCE YOUR DEBT, HARVEST YOUR SAVINGS!

1% Off!

Transfer your auto, boat, camper, or motorcycle loan to us from another lender and we will give you **1% off** the current rate you are paying.

Let us save you money on your monthly payments!

Some restrictions apply. Based on approved credit. Min. \$10K. Must be a new CFCU loan. Offer good thru 11/30/26.

Skip-A-Payment

Take advantage of Clinchfield FCU's Skip-A-Payment Program this season if you need a little more cash in your account. Contact a loan officer about skipping your vehicle and/or signature loan payments.

\$25 fee applies. Interest continues to accrue when payments are skipped.

GIVE THE GIFT OF SAVINGS!



Ask for your FREE piggy bank when you open a savings/share account for your child/grandchild this Christmas!



Welcome to McKenzie Tipton, our new Student Branch Worker!



Congratulations to Sarah Davidson on the marriage of her daughter, Bayleigh!



Congratulations Tiffany & William McInturff on your little girl, Ella!



Come see us at our booth during the Halloween on Nolichucky, October 31st.

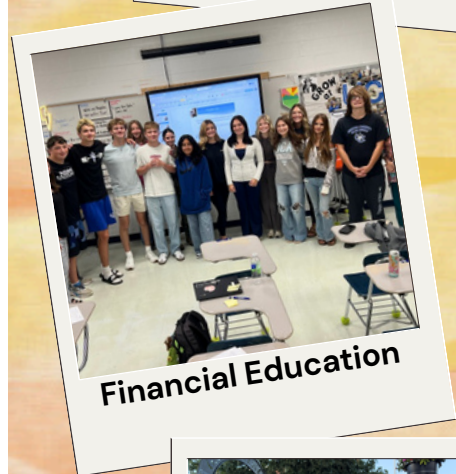
WE CAN'T WAIT TO SEE YOU AT THIS FUN, FAMILY EVENT!



Teacher In-Service



The Green's Visit



Financial Education



Nolichucky Opry



Aspire Book Bus

Y J O L Y G K T E G D U B I
C F O R T I B E D R O K B E
I S G N I V A S A E G Z B R
U W A R D H T I W L H N K D
S Q S I N T E R E S T B J J
A Q W S L C N W K K Y A Y R
Q C R E D I T I K K X L A G
D G N I K C E H C K J A Z C
O U R D E P O S I T I N I R
D A X A W W Y E J C T C D J
O W Y K R G L N A X F E N S
N Z T N U O C C A P K D Y Y
A Z C L O A N I Y U P C U Z
R Z C S B M O R T G A G E E

FIND THESE WORDS:

SAVINGS CHECKING DEPOSIT WITHDRAW INTEREST BALANCE
CREDIT DEBIT LOAN MORTGAGE BUDGET ACCOUNT

*Pay It Forward
Continues!*

We've been committed to paying it forward this year to our members. TEN members with active checking accounts were randomly chosen & won \$1,000 each in August!!!



WE HAVE VISA CREDIT CARDS!

NO balance transfer fees & 2.99% APY balance transfer rate for 6 months.

Low Fixed Rates: 9.9%-12.9% APR

Earn rewards, including CASH BACK!

Questions? Contact us, people you know and trust.

Call, text,
or email us
to apply!

PROUD SPONSOR OF THE PINK OUT GAME & RELAY FOR LIFE EVENT



Join us in downtown Erwin for the Relay for Life event on Oct. 24th. All donations from this night go to Unicoi County Relay for Life.

Stop by the office and pick up a "fight the good fight" game day shirt for a donation of any amount before Oct. 16th. All t-shirt proceeds go to the Sharon Slagle Memorial Scholarship Fund!

Can't wait to see you at these events!



PINK OUT FOOTBALL GAME OCT. 16TH, RELAY FOR LIFE EVENT OCT. 24TH.

The CFCU Privacy Notice is on our website at clinchfieldcu.com. It has not changed.

The notice can be mailed to you upon request or by calling us at (423) 743-9192.



Veterans DAY

Veterans are encouraged to stop by the office on Monday November 9th or Tuesday November 10th for a special credit union gift. Thank you for your service!

Retirement Planning, Mutual Funds, Stocks, Bonds, Cash Management Services & More!

Our partnership with Credit Union Wealth Group is helping members plan & invest for short & long term goals. Evan & Michael are our dedicated advisors who are able to provide financial planning, investment, & wealth management services. They work with you to understand your risk tolerance, time horizon, & investment preferences. Members can schedule a call to

learn more or ask questions.

Contact us for details.

PLAN A

PLAN B

Wealth management products and services are offered independently through Credit Union Wealth Group, an SEC registered investment advisor. Products and services made available through Credit Union Wealth Group are not insured by NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union, credit union service organization, or credit union affiliate.

These products are subject to investment risk, including the possible loss of the principal amount invested.



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



Save the Date!

Community Shred Day

Friday October 9th 11am-2pm

Closed for Columbus Day

Monday October 12th

Pink Out Football Game

Friday October 16th

Relay for Life Event Downtown

Saturday October 24th

Trick or Treat Downtown

Saturday October 31st

Closed for Veteran's Day

Wednesday November 11th

Closed for Thanksgiving

Thurs. & Fri. Nov. 26th & 27th

Closed for Christmas

Thurs. & Fri. Dec. 24th & 25th

Closed for New Years

Friday January 1st

UCHS Student Branch

Every Thursday

Staff Meeting- Open at 10am

Third Wednesday of Every Month

★★★★★
REVIEW US

Online reviews are very important to us. If we take great care of you, please scan this code with your phone camera and leave us a review!



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