

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER JANUARY 2023

75th



ANNUAL BUSINESS MEETING

JOIN US TUESDAY, MARCH 28TH AT 5PM FOR THE 2023 ANNUAL BUSINESS MEETING & BOARD OF DIRECTORS ELECTION. TO ATTEND THE AFTER HOURS ANNUAL BUSINESS MEETING, MEMBERS MUST REGISTER BY MARCH 10TH.



Register by phone (423) 743-9192 or email asimmons@clinchfieldcu.com

NEW ATM LOCATION!

Employees of Specialty Tire can now take advantage of the newest ATM inside the plant. This ATM is FREE for Clinchfield FCU members. We can't wait to share where the next FREE ATM location will be for our members... Stay Tuned!



In 1947, in a little room inside the train depot, the Clinchfield Employees Credit Union was formed. 75 years later, Clinchfield Federal Credit Union is still serving the CSX Employees along with our many other employer groups, family members, and Unicoi County residents!



On Friday, January 20th we are inviting all Clinchfield FCU members who retired from the railroad or currently work for CSX to stop in between 10am-1pm. We would like to honor you & show our appreciation for the role you had in making CFCU what it is today.





TRANSFER YOUR HIGH INTEREST RATE CREDIT CARD TO A CLINCHFIELD FCU VISA AND

YOU'LL "BEE" PAYING LESS!

No balance transfer fees!

Only pay 2.99% for 6 months!

Pay your bill at Clinchfield FCU, online, or on the app!

Fixed rates lower than most competitors!

Earn points to redeem prizes, including 1% cash back!



Did You Know ?

Random Facts & Reminders about your Clinchfield FCU Membership & Accounts

You could get texts from THREE different numbers from us. We have our main contact number (423) 743-9192, our marketing number (877) 932-3288, and our Fraud Dept texts and calls come from 37268 or (833) 735-1892 . Saving these numbers as contact numbers in your phone will help you know that a text is truly from Clinchfield FCU.

Never click on shopping links or make purchases from social media ads. Fraudsters create fake ads to steal info. Go to the actual website when you want to make a purchase. This option is more secure.

You can contact us by coming in, mail, phone, text, email, or the "contact us" form on our website. Busier than usual times are the 1st of the month, between 3-4pm, & Fridays. If you cannot reach us by phone then text or email us!

Your accounts are NCUA insured \$250,000 by ownership. If you have a question or concern about the \$250,000 coverage, contact us. We can explain how to title accounts to allow for more coverage.

Members can transfer to other Clinchfield FCU member accounts through the online banking by using the "Custom Recipient" option. You must know the member number to use this service.

It is VERY IMPORTANT to keep your phone number and address correct on your accounts. If we suspect fraud on your debit card, this is how our fraud department contacts you to verify transactions. You can update this info on your online banking yourself, or contact us and we will help you get it updated.



Feeding the Unicoi County Sheriff's Dept. during their In-Service.



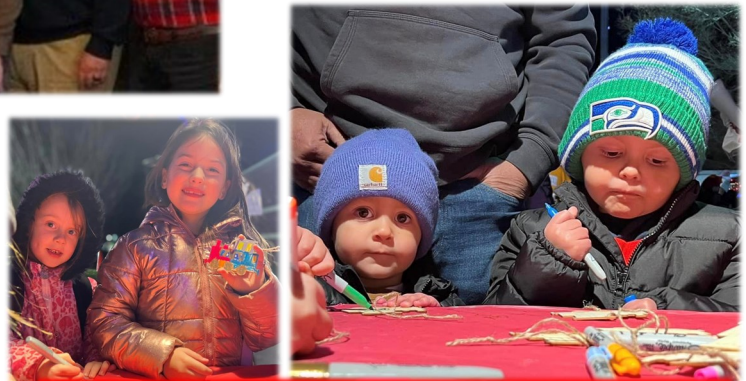
Another great International Credit Union Day took place in October. Congratulations to all the gift card winners!



A great time was had at the 2022 planning session with the Clinchfield FCU Board of Directors!



We had a wonderful time sharing memories and reminiscing with several of our retired employees from CFCU!



Making ornaments and memories at the Tree Lighting event downtown in December.





Congratulations Bodhi & Julie Bradford!



Braylen and Myles would like to introduce their new brother, Crew Everette Perea.

IMPORTANT

Monday January 16th

Closed for Martin Luther King Jr Day

Friday January 20th

Railroad Retiree and CSX
Appreciation Day 10am-1pm

Monday February 20th

Closed for Presidents Day

Tuesday March 28th

Annual Business Meeting 5pm

Friday April 7th

Closed for Good Friday

Every Thursday

UCHS Student Branch During Lunch

Third Wednesday of Every Month

Staff Meeting- Open at 9:30am

First Thursday of Every Month

CRR Retirees Breakfast 9am
Maple Grove Restaurant



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

