



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER OCTOBER 2023



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 ra 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!

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***************** Tate Austin **McInturff** 07/13/2023 DON'T MISS IT! Erica Nicholson Pommunity 1 is now a Mimi! Congratulations Sam & Kaylee. 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. Welcome to Mason Hensley, our Student Branch worker for 2023/24! We are excited OCTOBER 27TH to have Mason working at 2:30-5:30PM our Student Branch on Unicoi Prevention Coalition will be here as well for you to Thursdays at UCHS. drop off unused medicines. ******



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!



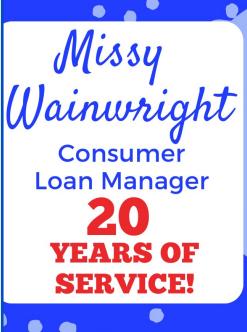
All completed survey participants will be entered for a chance to win a \$50 Visa Gift Card. To complete survey, open the camera on your phone and scan this QR code. Winner will be announced 11/15/23.



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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.





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

NCUA

www.clinchfieldcu.com CLINCHFIELD CONNECTION VOICE RESPONSE 1-800-724-7442



Dates to Remember *Monday October 9th Closed for Columbus Dav *Thursday October 19th International Credit Union Day *Friday October 27th Community Shred Day *Friday November 10th Closed for Veteran's Dav *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