



Congratulations William & Tiffany McInturff on your little boy Clint!



Congratulations Tim & Lisa Hyder!

Alexis Gambrell
Operations Specialist
15 YEARS OF SERVICE!



Amy Hensley
Operations Specialist
25 YEARS OF SERVICE!



Lou Hatfield
Vice President of Lending
30 YEARS OF SERVICE!



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

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER JANUARY 2025

SAVE .25% IN 2025! .25 % Off All Loans!

WE ARE KICKING OFF 2025 BY GIVING MEMBERS .25% OFF YOUR QUALIFYING LOAN RATE! COMBINE THIS WITH LOYALTY REWARDS FOR HUGE SAVINGS OF UP TO .75% OFF!

NOT ONLY IS THIS FOR NEW AND USED AUTO LOANS, BUT PERSONAL LOANS AND ALL MORTGAGE LOANS ARE INCLUDED AS WELL!



RESTRICTIONS MAY APPLY. NOT ALL WILL QUALIFY. RATE BASED ON APPROVED CREDIT. MUST BE A NEW CREDIT UNION LOAN. OFFER GOOD THROUGH 03/31/2025. INSURED BY NCUA.

CLINCHFIELD FCU NMLS# 681713
MARY LOU HATFIELD MLO# 732743
JESSICA L GRINDSTAFF MLO# 1646358

- Monday Jan 20th— Closed for Martin Luther King Day
- Monday Feb 17th— Closed for President's Day
- Friday April 18th— Closed for Good Friday



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

Third Wednesday of Every Month— Staff Meeting, Open at 10am

Every Thursday- UCHS Student Branch During Lunch



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



KEEP THE Change

Our newest free service lets you build your savings by having your debit card purchases rounded up to the nearest dollar, and transferring the change into a savings account.

For Example, spend \$4.70 and \$.30 will be transferred to your savings. When the purchase amount is a whole dollar, the system rounds up the amount by \$1. The purchase will appear as two transactions on your history.



Call, text, come by, or email us about enrolling in this new, FREE service!

76TH ANNUAL BUSINESS MEETING

JOIN US TUESDAY, MARCH 25TH AT 5PM FOR THE ANNUAL BUSINESS MEETING & BOARD OF DIRECTORS ELECTION. TO ATTEND THE AFTER HOURS ANNUAL BUSINESS MEETING, MEMBERS MUST REGISTER BY MARCH 14TH.

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

Wealth Management Program for Members!



Contact Evan Kulak or Michael McDermott
evan@cuwgroup.com michael@cuwgroup.com
No Commissions. No Minimums. Everyone is invited to a complementary conversation.

Wealth management products and services are offered independently through Credit Union Wealth Group, an SEC registered investment advisor. Credit Union Wealth Group and Clinchfield Federal Credit Union are not affiliated. 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.

Life Planning

Safety Net; Budgeting
Home Buying
College Planning
Goal Planning
Wealth Creation
Financial Decisions

Investment Management

Stocks, Bonds, Mutual Funds, ETFs
Asset Allocation
Managed Portfolios
Income Strategies
Socially Responsible

Retirement

401(k) / 403(b) / 457 / Pension
Social Security
Scenario Planning / Expenses
Cash-flow Planning
Tax Management Strategies

We love to give back to our community and our members! From ball games to Halloween and Christmas parades, retiree lunches and school events, we support Unicoi County!



CFCU offers a Visa Credit Card!

VISA Rewards

- No balance transfer fees when you transfer your high interest rate credit card to our CFCU Visa! And only pay 2.99% APY for 6 months!
Pay your bill at the office, online, or on the CFCU app.
Contact us, people you know, trust, and understand when you have questions!
Earn rewards to redeem prizes, including CASH BACK!
Fixed rates, much lower than the big institutions! (9.90%-12.90%)

