











Monday Jan 20th— Closed for Martin Luther King Day

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









## **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

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# CLINCHFIELD FEDERAL CREDIT UNION **QUARTERLY NEWSLETTER JANUARY 2025**



.25 % Off All Loans!



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!

# ANNUAL BUSINESS

ANNUAL BUSINESS MEETING & BOARD OF DIRECTORS ELECTION. TO ATTEND THE AFTER HOURS ANNUAL BUSINESS MEETING, MEMBERS MUST REGISTER BY

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







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### **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

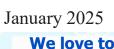
401(k) / 403(b) / 457 / Pension Social Security Scenario Planning / Expenses Cash-flow Planning Tax Management Strategies

# 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%)



### **CLINCHFIELD FEDERAL CREDIT UNION**

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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!

















