

Makin' Tracks



CLINCHFIELD FEDERAL CREDIT UNION QUARTERLY NEWSLETTER OCTOBER 2024

NEW WEALTH MANAGEMENT PROGRAM FOR CLINCHFIELD FCU MEMBERS!

We are excited to announce our partnership with Credit Union Wealth Group to help our members plan and invest for their short and long term goals. Evan and Michael are our dedicated advisors who are able to provide financial planning, investment, and wealth management services. They work with you to understand your risk tolerance, time horizon, and investment preferences to establish a personalized financial plan. Members may schedule a complimentary call to learn more or ask questions.



Evan Kulak
(423) 933-3309
evan@cuwgroup.com



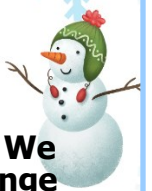
Michael McDermott
(423) 933-3306
michael@cuwgroup.com

- Retirement Planning
- Mutual Funds
- Stocks, Bonds
- Financial Planning
- Portfolio Reviews
- Cash Management
- Insurance Analysis
- Exchange Trade Funds

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.



Let it Go - Let it Go - LET IT GO!



Beginning January 1st, we are letting go of debit card overdraft/NSF fees! We strive to have little to no fees for our members and are excited for this change that will benefit many of you. See the list below for other changes that will also take place at this time. Contact us for a complete fee schedule.

Teller Checks	\$3 each
Exception Fees (ACH / Share Draft Items)	\$30 per presentment
Daily Overdraft Fee	\$10 per day if your account is negative (max 25 days)
Safe Deposit Boxes: Small 3x5; Medium 3x10; Large 7x10; X-Large 10x10	\$30/\$40/\$50/\$75 annually
Account Research	\$20 per hour
Dormant Fee	\$5 per month if less than \$5,000 balance
Domestic Wire In/Wire Out	\$15
History Printout	\$2 per page, FREE from online/mobile banking
Legal Requests (garnishments, levy, etc.)	\$50
Statement copy (after the initial mailed statement)	\$5 per statement, FREE from online/mobile banking

YOUR CHECK IS READY!

If you are vehicle shopping, we got you covered with our new pre-approval checks! Members are loving this new service! The process is simple— Contact a loan officer for your pre-approval amount, get your blank check from us, then go shopping on your time!*

- Cut your time at the dealership since your financing is done beforehand.
- Avoid unnecessary add-ons from the dealership.
- Finance from us! People who truly care about you and your finances and who won't take advantage!



*(not all will qualify)

**NEED A LOAN?
WE GOT YOUR BACK!**



Not only do we try to make the loan process fast & convenient, but if you are already a member, you could save even more money with loyalty rewards! Just call us man's best friend... ok, well at least your favorite credit union!

Call, text, email, or come see a loan officer!

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jgrindstaff@clinchfieldcu.com ~ lhatfield@clinchfieldcu.com

Clinchfield FCU NMLS# 681713
Mary Lou Hatfield MLO# 732743 Jessica L Grindstaff MLO# 1646358

Tips, Tricks, and Good Things to Know!

Use the Clinchfield FCU mobile app to get instant notifications when your debit card is used by clicking on the cards section! Turn your card on & off, set spending limits and travel plans.

When you purchase a home, some information that is recorded is public, which will cause unwanted solicitations for credit and insurance. To opt out of these visit optoutprescreen.com

When you sign up for e-statements, you have access to your statement much faster, it's easily accessible online for one year, and your personal information is not sitting in a mailbox for someone to steal.

Use your Clinchfield FCU Visa Credit Card for purchases to earn cash back!
This really adds up and it's free money!

Only shop safe websites you are familiar with - never click on social media ads!

Avoid fast cash places that charge absurd fees & rates-
CFCU loans are a much more affordable alternative!

If you have a Christmas Club account, these balances will transfer to your checking in November.
Any time is a great time to set up a Christmas Club account! Contact us for details.

You can now skip a signature or auto loan payment every 6 months!
(\$25 service fee per loan. Interest will continue to accrue during time payments are not being made.)

Jennifer White
 Member Service Representative
5 YEARS OF SERVICE!



Sarah Davidson
 Member Service Supervisor
20 YEARS OF SERVICE!



Kim Cantrell
 Consumer Loan Officer
10 YEARS OF SERVICE!



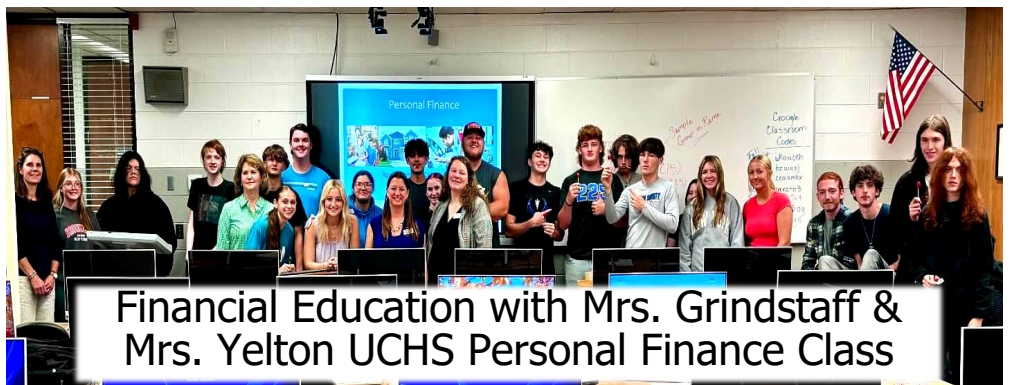

National I Love my Credit Union Day!



Elder Abuse and Fraud Education Class at the Clinchfield Senior Adult Center



Teacher In-Service 2024



Financial Education with Mrs. Grindstaff & Mrs. Yelton UCHS Personal Finance Class



Community Shred Day

When gathering items for Shred Day, please DO NOT bring the following: magazines, phonebooks, newspapers, trash, or food waste. Documents should be in bags that a person of average strength can carry.

**OCTOBER 11TH
FROM 2:30 - 5:30**

UC Coalition will be offering Drug Take-Back and Shriners will be here with candy as well.

Veterans be sure to stop by November 8th for a special gift!



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.

Clinchfield FCU Dates & Events

Friday Oct. 11th- Community Shred Day

Monday Oct. 14th- Closed Columbus Day

Friday Oct. 18th- UCHS Pink Out Football Game Sponsor

Monday Nov. 11th- Closed Veterans Day

Thurs. & Fri. Nov. 28th & 29th- Closed Thanksgiving

Tues. & Wed. Dec. 24th & 25th- Closed Christmas

Wednesday Jan. 1st- Closed New Years

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

Third Wednesday of Every Month- Staff Meeting Open at 10am

HALLOWEEN ON MAIN STREET

MOVIES- GAMES - FOOD TRUCKS- INFLATABLES & MORE
A NIGHT OF FUN FOR THE WHOLE FAMILY!

Halloween Night

Thursday, Oct 31st

DOWNTOWN ERWIN 5PM-9PM

Come see us at our booth for treats! A fun family-friendly event!



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



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



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

