

WINTER

CHATT NEWS

Let's CHATT about banking!

Important Numbers for after hours:

Check account balance 24/7
(334)756-7027

Report Lost/Stolen Debit Card
(800)991-4965



Your Deposits are federally insured up to \$250,000 by NCUA

VISION: TO BUILD LIFELONG RELATIONSHIPS ONE MEMBER AT A TIME! WWW.CHATT.COOP

WINTER NEWSLETTER 2024

WHAT'S New?

We are excited to announce that we will be adding Remote Deposit Capture (RDC) to your many CHATT services in Spring 2024. RDC will allow you to make a mobile deposit using your smart phone. Mobile deposits is very secure. It features multiple layers of security, giving your account and check data the highest level of safety available. All personal U.S. checks can be processed through Mobile Deposit. Make deposits 24-hours a day, 7-days a week, including weekends and holidays.



We have also added Money IQ on our website. Check it out for Financial Literacy Education and tips.



IMPORTANT
Debit card conversion is scheduled for July 8, 2024. Please watch for upcoming communication on how your account may be affected during the conversion.

Annual Meeting Notice

Annual Meeting Time

As a member-owner, you're cordially invited to join your fellow members at the credit union's annual meeting. This meeting is your opportunity to learn about how your credit union is doing and what's planned for the coming year. It's a chance to visit with your co-owners, including the board of directors and credit union staff as well as enjoy refreshments. The annual meeting is a credit union tradition and one of the key differences between the credit union and other financial institutions, where only the stockholders are welcome.

Please make plans now to attend our annual meeting scheduled for March 13th at City of Valley Lakeview Facility at 12:15 EST. Our lobby will close at 12:00.

The following individuals have been nominated to fill expired terms or vacated positions:

Name	Board Slot	Term
Richard Coker	5	2027
Vivian Nelloms	7	2027

Nomination may not be presented from the floor of the meeting; however, nominations can be accepted by petition signed by a minimum of 34 members filed by the nominating committee chair at least 40 days prior to the above meeting date. A statement of qualifications and biographical data must be submitted for each nominee by petition and sent to: Gwen Brooks, CFCU P.O. Box 8 Valley, AL 36854.



SUPPORT YOUR LOCAL CU and AUTO DEALER

We will join forces with King Ford and King Chevrolet in 2024 to bring our members super savings on their next car purchase.

Watch for sale dates coming in February 2024 on our Facebook page. For speedy shopping, get preapproved online.

No time to stop by? Scroll on over and apply for a



PEOPLE HELPING

PEOPLE

SCHOLARSHIP

CFCU will be offering an educational scholarship to a 2024 graduating high school senior for

\$1,000 in memory of Oscar L. Crawley, Sr.

Deadline for applications will be February 1, 2024. For more information call our office or go to www.CHATT.coop.



e-Statements

Easy on you and the environment

There's a lot to like about eStatements: eStatements are good for the environment. They literally save tons of paper, which means less energy needs to be used to make the paper. You get your statement sooner, because online delivery eliminates delays sometimes found with postal mail delivery. eStatements eliminate the clutter of paper statements and allow you to store and retrieve past statements right on your hard drive. Identity Theft experts recommend electronic statements. eStatements simply protect your information better than paper statements. It costs you nothing to switch to eStatements — and to have access to every transaction in your account, including check images, right at your fingertips.



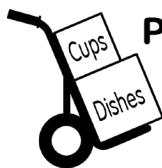
Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like these.

- » **T-Mobile:** Get **\$50 for each new line** you switch to T-Mobile through Love My Credit Union Rewards. Call 877-520-1160 to get this member offer.
- » **Spectrum Mobile:** Get a **\$50 cash reward** for each

new line when you switch to Spectrum Mobile. Call 833-804-3916 to get this special offer.

- » **TurboTax:** Get a bigger discount this tax season with **savings of up to 20%** on TurboTax federal products.
- » **H&R Block:** Members can **save up to \$25** on in-office tax prep at H&R Block.
- » **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a **FREE, no-obligation** quote by calling 800-789-6286.
- » **Asurion Home+:** Exclusive access to home tech support and protection.
- » **Rental Kharma:** Build your credit history with rent and **save up to 30%** on Rental Kharma.
- » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program.**

Learn all about how your credit union membership gets you all these exclusive savings and more at **LoveMyCreditUnion.org**. Check them out and start enjoying credit union member benefits you never knew you had.



Please notify us
if you're moving, changing
a phone number or email

Have you moved recently or changed your email address? If so, update your information in your Online Banking to make sure we can keep in touch!

BEWARE of quick cash Predators

The signs are tempting - "Fast Cash!" "No Paperwork" "Payday Advance" - but like many temptations, you may soon regret that you've succumbed. That's because you'll pay a high price for the convenience of "fast cash." Check-cashers and payday lenders typically charge high fees for the chance to put cash in your pocket. According to the Center for Responsible Lending, on average, payday loans can carry an interest rate of 391% APR (annual percentage rate) and often the product is designed to force borrowers into repeat loans. If you find yourself in a financial bind, stop by the credit union and we will do our best to help you.

HOLIDAY CLOSINGS

Closed all federal holidays

Saturday, Jan 13th & Monday, Jan 15th
 Saturday, Feb 17th & Monday, Feb 19th
 Saturday, March 30th
 Saturday, May 25th & Monday May 27th
 Wednesday, Jun 19th
 Thursday, Jul 4th
 Saturday, Aug 31st & Monday Sept. 2nd
 Saturday, Oct 12th & Monday Oct 14th
 Saturday, Nov 9th & Monday Nov 11th
 Thursday, Nov 28th
 Friday, Nov 29th close @ 1:00
 Tuesday, Dec 24th close at 12:00 pm
 Wednesday, Dec 25th



Lobby/Phone: Mon, Tues, Thurs, & Fri: 9:00-5:00 Wed: 9:00-1:00
Drive Thru: Mon, Tues, Thurs, & Fri: 8:00-5:00 and Wed: 8:00-1:00
 Sat: Drive Thru Only 9:00-12:00

Times are EST


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