

Autumn CHATT NEWS

Let's CHATT about banking!

VISION: TO BUILD LIFELONG RELATIONSHIPS ONE MEMBER AT A TIME!

WWW.CHATT.COOP

FALL NEWSLETTER 2018



October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us on Oct. 18 to celebrate ICU Day.



Drive Down Your Payments - Refinance Your Vehicle Loan At The Credit Union
You love your new wheels. The monthly payments? Not so much. It may be time for a do-over. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if refinancing your loan here is in your best interest. For example, we may be able to reduce the annual percentage rate you are paying on your

loan, either reducing your payment or helping you pay the loan off faster. That means you'll pay less over time and the total price will be reduced. If you are really feeling a financial pinch because of unexpected expenses, we can often extend the terms of your loan, and thereby allowing the payment to fit your budget. At the credit union, we're here for you, not the financial institution's or dealer's stockholders. We'll help you get back in the driver's seat and take control of your payments. Give us a call to find out how.

Protect Your ID

Protecting Your ID
Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- * Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- * Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- * Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- * Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- * Keep your information safe online. If you shop online frequently, consider having a

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

separate account for your online purchases. Make sure you have virus protection - update it regularly.

* Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.

* Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.

* Store private documents in a secured location.



Holiday Loans

Available at the Credit Union

Plan Ahead This Season With A Holiday Loan

Did you find yourself a bit short on cash last holiday season? Are you looking for an affordable way to plan ahead for this year and cover the extra costs that the winter season brings? A Holiday Loan may be your answer!

From gifts, to travel expenses, year-end bills, and holiday entertaining, expenses can quickly accumulate. Let your Holiday Loan ease the burden. Low rates, along with flexible terms and payment options will help take the worry out of funding the holidays, giving you more time to enjoy the spirit of the season.

Be holiday-ready by applying for your Holiday Loan now! Check our website for details, then call, click or stop in for your Holiday loan.

for your information

For members with strip cards, you should receive your new CHIP card soon.



Let e-Services Simplify Your Life

Your credit union is at your fingertips when you sign up for electronic services. Once you enjoy the convenience, you will wonder how you ever lived without them. When you receive your account statements electronically, you won't have to worry about forwarding your mail if you're away or a thief raiding your mailbox. We'll send you an email alerting you when your statement is ready, and you can then check it out at your convenience. E-statements save trees, too!

You also can save a trip to the credit union when you use our online branch: You can transfer funds, make a loan payment, check your balance, pay your bills - all on your schedule, not the credit union's schedule. Just scroll on over to our website to log on and complete your safe and secure transactions. Do the same at our mobile branch - use your mobile device for fast, convenient financial services. Let the credit union's e-Services simplify your life. For more information, contact the credit union.

Simple ways to save your



Secure Your Funds With Share Certificates

Simple Ways To Save Money

- * Pay with cash. You spend less when you use cash. Swiping plastic doesn't hurt like spending your hard-earned cash.
- * Don't buy because it is on sale. Many people will buy items simply because they are on sale. If you don't need it - don't buy it just because it's on sale.
- * Price Match/Comparison shop before you buy. Many stores will price match, even prices you find online.
- * Use coupons - don't buy full price! Only coupon things you really will use rather than buying something just for the sake of getting a good deal.
- * Make a shopping list before you go to the store and stick to it. It can be tempting to toss other items into your cart, but if you follow your list, you'll get only the things you need.
- * Follow the 30-day rule. If you feel like you're treating yourself to an unnecessary purchase, it's probably true. Write the item down and wait thirty days. If at the end of that time you decide you still want it, then go for it.



and revive your
Dormant Accounts

Reminder!

Accounts with no activity in 12 months may be dormant and incur a monthly fee of \$5. Be sure to keep your account active.



Mon, Tues, Thurs., & Fri: Lobby/Phones
9:00-5:00; Drive Thru 8:00-5:30

WED: Lobby/Phones 9:00-1:00;
Drive Thru 8:00-1:00

Sat: Drive Thru Only 9:00-12:00



Saturday, Oct 6th & Monday, Oct. 8th

Saturday, November 10th

Thursday, November 22nd

Drive Thru only Friday, November 23rd
close at 2:00 PM

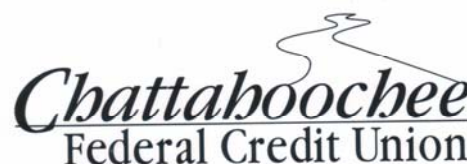
Drive Thru only Monday, Dec 24th 8-12 PM

Tuesday, December 25th

Tuesday, January 1st



**DAYLIGHT
SAVING TIME
ENDS** Sunday
November 4, 2018



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Chattahoochee Federal Credit Union Members Get Cash Rewards, Deep Discounts and Exclusive Savings.

Credit union members have saved nearly \$2 billion with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- ♥ Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- ♥ Save up to \$15 on **TurboTax** Federal online and downloadable taxproducts.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home InsuranceProgram**.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at over 1,500 online retailers. To find out more and learn about other valuable discounts, go to www.CHATT.coop or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Chattahoochee Federal Credit Union.

**Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.*