



CHATT NEWS

Let's CHATT about banking!



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

Important Numbers for after hours: Check account balance 24/7 (334)756-7027 Report Lost/Stolen Debit Card (800)991-4965

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

AUTUMN NEWSLETTER 2021



Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 291 million members across the globe. On October 21, 2021, join credit union and financial cooperative members around the globe in celebrating 73 years of International Credit Union Day®.

Have yourself a magical HOLIDAY with a low-rate loan from your CU

Holiday Magic Starts Here

If you're looking to put some magic in your holidays see the credit union for a holiday loan. A holiday loan can help make the Ghost of Christmas past disappear. That's because it's easy to be tempted to use your credit cards to pay for the extra expenses associated with the holidays, only to regret it when the payments come due in January 2022. Start by setting your budget for gifts, postage or shipping, decorations, special meals, any travel or entertainment, or other expenses that you may have. Then

contact the credit union to apply for a Holiday Loan. If you use your credit card for say, online purchases, establish a pre-set spending limit. Then when your statement arrives, you can pay off those holiday expenses in full. If you're shopping local, have your loan proceeds transferred to a prepaid card you can use for purchases. A Holiday Loan can help you celebrate the season at the same time you stick with your spending plan.

Our low-rates let you drive happy!
See us for a **Vehicle Loan**



Our Low Rates Let You Drive Happy

Convertible or cargo van. Hybrid or hatchback. New or new to you. If you're in the market for a vehicle, make the credit union your first stop for a pre-approved loan. Financing your vehicle at the credit union will help ensure you buy the vehicle that you want, not the one the salesperson wants to sell you. Electric vehicles sparking your curiosity? Some two-thirds of Americans have an interest according to a national survey by cars.com, but concerns about the widespread availability of charging stations is a roadblock for now. So be sure you have your charging plan in place before you make the switch. Consider all of your vehicle options by doing your homework ahead of time at kbb.com, edmunds.com, cars.com and the April annual auto buying issue of Consumer Reports. Then contact the credit union for financing. Our low rates and terms to fit your budget will help you drive happy in whatever vehicle you choose.



Checking Beyond Your Expectations

Most people think of a checking account as a pretty standard component of their financial management plan and at most financial institutions, checking is just checking. When you open a Checking Account at Chatahoochee, we'll exceed your expectations! Our interest-bearing checking is free, earns interest, and has zero monthly fees, plus offers easy mobile access and a vast network of surcharge-free ATMs across the country. The perks don't stop there! Enjoy added convenience, flexibility, and security with:

- * Free anytime access to your Account via: Online Banking and Bill Payer, Mobile Banking, and/or Telephone Banking
- * No minimum balance
- * Free Visa Check Card
- * Free eStatements
- * Free first order of checks
- * And more!

Let us WOW you with checking that goes above and beyond! Get started today.



Beware: P2P Scams On The Rise

If you were looking for a way to send someone money during the pandemic, you were not alone in turning to a funds transfer app such as Cash App, Zelle, and Venmo.

Popularity in these Peer-to-Peer Payment Platforms (P2P) has soared as many consumers sought contactless ways to send money to a friend, relative or people who they know and trust. P2P allows you to easily send money directly from your linked checking account. But scammers also find it to be an easy way to get access to your money.

Follow these do's and don'ts to help keep your money safe:

- * Do know that many P2P transactions are instantaneous payments and are irreversible. There are no legal remedies for getting your money back.
- * Don't send or receive payments from someone who you don't know or use P2P to purchase products.
- * Don't buy from an online retailer that requires payment via a P2P payment service; it's likely a scam.
- * Do protect your personal information by setting up security features when you link your checking account to a P2P. Create a personal identification number (PIN), use multi-factor authentication whenever possible, and set up email or text notifications so you can be made aware of any suspicious behavior.
- * Do triple check you are entering your recipient's correct email address, user name or phone number. If you send money to the wrong person, your only hope is that person does the right thing and returns it.
- * Do contact the mobile app provider to file a dispute if you think you have fallen victim to a scam.



Drive Thru will close at 5:00 PM Monday, Tuesday, Thursday and Friday.

IMPORTANT Change in Terms Notice

Proposed fee changes effective 5/1/22

- *Dormant account activity on checking accounts (no activity in 6 months) \$10 per month & change dormant fee from \$5 to \$10
- *Monthly paper statement mailed \$2 per month (no charge on members over 60)
- Loan late charge (min \$5, max \$100) 5% of payment
- *Shares/Clubs Only Service fee - \$5.00 per month for those members at least 23 years of age holding no other accounts except a share

or share and club accounts with a balance or combined balance of less than \$100.00 as calculated at the end of each month



**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of Chattahoochee FCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Chattahoochee FCU 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:

- » Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless.
 - » Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
 - » Savings **up to \$15 on TurboTax** federal products.
 - » Exclusive access to **home tech support and protection** with Asurion Home+.
 - » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
 - » Members save on **SimpliSafe**, the #1 expert pick for home security.
 - » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
 - » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
 - » Save 40% on a 1-year membership to **Sam's Club**.
 - » Build your credit history with rent and save up to 30% with **Rental Karma**.
 - » Save \$40 on **Calm**, the #1 app for meditation and sleep.
 - » Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!
- Learn all about how your Chattahoochee 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. Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why CFCU 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**. Learn all about how your Chattahoochee FCU 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.



HOLIDAY CLOSINGS

Columbus Day: Sat. Oct. 9th & Mon. Oct. 11th

Veterans Day: Thurs. Nov. 11th

Thanksgiving: Thurs., Nov. 25th

Drive Thru only Fri., Nov. 26th close at 2:00

Christmas: Fri., Dec. 24th & Sat. Dec. 25th

New Years: Fri., Dec. 31st & Sat. Jan. 1th



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

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

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

Chattahoochee
Federal Credit Union

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