

Big News on the Horizon!

We're rolling out a **small dollar loan product** in Q2 2025. With **instant approvals**, it's designed to help you handle life's unexpected expenses or seize new opportunities quickly and easily.

Banking with Heart

At Chattahoochee Federal Credit Union, we're more than just a financial institution. We're your trusted partner, working hard to bring you tools, resources, and services that make life better.

Join us in transforming the way you bank. Together, we're building brighter financial futures.

Smart Savings Solutions for Every Stage of Life

- **Regular Savings:** A basic account required with membership.
- **Money Market Accounts:** Higher interest rates for larger balances
- **Club Accounts:** Specialized accounts for saving for specific goals like holidays or vacations.
- **IRAs (Individual Retirement Accounts):** Save for retirement with tax advantages, offering both Traditional and Roth IRA
- **Certificates of Deposit (CDs):** Fixed-term deposits with higher interest rates for those who can commit their funds for a set period.
- **Free Checking:** A no-fee checking account with easy access to your funds



Main Branch

519 Fob James Drive, Valley, AL 36854
Phone: (334) 756-7027

HOURS:

Lobby and Phones
Lobby closes for lunch: 1:00-1:30 M, T, Th, Fr
Monday, Tuesday, Thursday, & Friday: 9:00 am – 5:00 pm
Wednesday: 9:00 am – 1:00 pm

Drive Thru

Monday, Tuesday, Thursday, & Friday: 8:00 am – 5:00 pm
Wednesday: 8:00 am – 1:00 pm
Saturday: 8:00 am – 12:00 pm

Visit us at www.CHATT.coop
and sign up for text alerts



Scan to download our app



GooglePlay



Apple App

www.CHATT.coop

Membership Brochure



**Banking with Community,
Trust, and Service.**



Discover the Future of Banking at Chattahoochee Federal Credit Union!

Banking that fits your lifestyle – anytime, anywhere.

Now with a powerful mobile app, enhanced card management, and exciting features to keep you connected and in control.

Your Banking, Your Way – Meet Our New Mobile App!

We know you're busy, so we've made banking easier, faster, and more secure.

- **Worry-Free Security:** Bank confidently with the highest level of security for your transactions.
- **Ultimate Convenience:** Manage your finances wherever life takes you—at home, at work, or on the go.
- **User-Friendly Design:** Intuitive and simple to use, no matter your tech comfort level.

How to Get Started:

1. Register for online banking at CFCU.
2. Download our app on your smartphone or tablet.

Your finances are now just a tap away!

Control Your Cards with Chatt Card Center (C3) Take charge of your spending with our enhanced card management tools, built directly into our app:

- **Empower Yourself:** Set spending limits by location, amount, merchant, or transaction type.
- **On-Demand Convenience:** Instantly access your digital cards 24/7.
- **Stay Secure:** Quickly disable a lost or stolen card.
- **Go Digital:** Add your card to your digital wallet for easy payments online, in-app, or in-store.

Bill Pay: Pay bills conveniently from your mobile device.
Even More Features:

- Withdraw cash using your smartphone or smartwatch at select ATMs—no card needed.
- Get real-time transaction updates to simplify budgeting.
- Monitor subscriptions and recurring purchases at a glance.

With C3, you're always in control!

Move Money Freely with External Transfers

Now you can transfer funds between banks or credit unions right from your mobile or online banking account. It's quick, secure, and gives you the flexibility to handle big expenses when you need to.

Seamless Contactless Payments

Using your contactless card is as easy as 1-2-3:

1. **Look** for the contactless symbol at checkout.
2. **Tap** your card.
3. **Go**—your payment is complete in seconds!

Budget Smarter

With color-coded spending insights, you can easily track where your money goes.

Your Lending Partner for Life's Big and Small Moments

Don't Forget: We Offer Loans for Every Need – Apply Online Today!

- **Auto Loans:** Competitive rates and flexible terms to help you get the vehicle you need.
- **Home Loans:** Whether you're buying your first home or refinancing, we offer mortgage options tailored to your situation.
- **Personal Loans:** For unexpected expenses or planned purchases, our personal loans offer flexibility and convenience.
- **Credit Rebuilder loans:** designed to help members improve or establish their credit. These loans are ideal for those looking to repair their credit history or build a positive credit profile from scratch.
- **Back to School Loans:** Available in the summer, these loans help cover the costs of school supplies, clothing, and other educational expenses.
- **Christmas Loans:** Offered during the holiday season, these loans provide extra funds for gifts, travel, and festive celebrations.
- **Vacation Loans:** Available in the spring and early summer, these loans make it easier to plan and enjoy your dream vacation without financial stress.

