




Spring CHATT NEWS

Let's CHATT about banking!

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

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




New to you? Time to refinance? See us for a Vehicle Loan

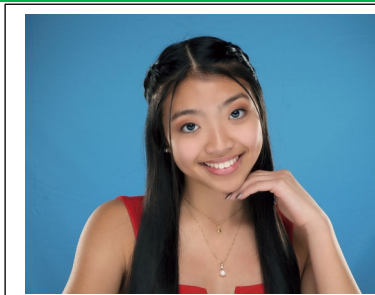
New, New To You, Or Time To Refinance: See Us For Your Vehicle Loan

Looking ahead to your 2021 summer road trips? You're ready. Your vehicle? Not so much. So if you're in the market for new wheels, see the credit union first for a pre-approved loan. With pre-approved financing from the credit union, you'll be in the best position to buy the vehicle that's right for you, not the one the dealer is trying to sell you. That's because any special dealer financing offers may be limited to certain vehicles, often the slower selling models. With a credit union loan, you have more choices, including buying from a private seller. If you do buy privately, be sure to review all of the service records, and have the vehicle checked over by a mechanic. Even if you're not looking to trade, refinancing your current loan at the credit union may be in your best interest. With rock-bottom rates, we may be able to significantly reduce your payment. So call on us to help get you on the road to savings.



Home Mortgage Loans
 Let us help finance your dreams

In the market for a new home? We offer 30-year FHA, VA, USDA, & Conventional mortgage loans. Please call if you are buying a home, or refinancing, for your FREE Preapproval Letter!



Congratulations to Adrienne Bantug for receiving the 2021 People Helping People Scholarship in memory of Dr. Oscar L. Crawley, Sr.

Your **FREE!** Credit Report is awaiting

Reminder: Your Free Credit Report Awaits
 It's never been a more important time to check your credit report. During the pandemic, fraud has run rampant, and reviewing your credit report is a weapon you can use to guard against identity theft and the fraudulent use of your personal information. The three nationwide credit reporting companies, Experian, Equifax, and Transunion, have set up a central website, a toll-free number, and a mailing address through which you can order your free annual reports. To review your report immediately go to annualcreditreport.com. You can also call 1-877-322-8228 or fill out and mail the request form available on the Federal Trade Commission's Website, ftc.gov. Phone orders take up to 15 days, and mail orders 15 days from the time they are received. You can order all three agency reports at once, but to keep your finger on the pulse of your information, consider spacing out your requests over a year. For example, order Experian now, Equifax in summer and Transunion in late fall. For more details, visit ftc.gov and follow the link to "Get Your Free Credit Report."



The state of Alabama Mask Mandate will be removed on April 9, 2021. We are excited to report we will be reopening our lobby doors April 12, 2021. Our security procedures do NOT permit the wearing of hats, hoods, sunglasses and mask. For identification purposes you will be asked to remove your mask when conducting transactions in the lobby. We want to proceed with caution, so we ask that you continue to practice safe and healthy illness prevention methods inside our facilities moving forward.



Tips To Pay Off Your Credit Card Debt

It's estimated Americans owe more than \$825 billion in credit card debt. If you're part of that statistic and would like to see your credit card debt in the rear-view mirror, here are tips to make that happen:

1. Make a plan to pay more than the minimum payment each month. Your statement alerts you to how much time it would take to pay off your balance and how much it would cost you should you only make the minimum payment. So figure out a way to start chipping away your balance. There are readily available online calculators that show you the difference it will make. Can you get some cash by selling things online or holding a garage sale? Can you cut the cable cord and stream instead? Can you reduce your utility bills by making a concerted effort to save energy?

Can you shop around for insurance and pay less with another company?

2. Freeze your credit use. Literally. Put your card or cards in a container of water and put them in the freezer. When your plastic isn't handy, you'll be less tempted. You can thaw it out under hot water should a real emergency use arise.

3. Use payroll deduction or automatic transfers to your credit union Share Savings Account to create a safety net. This method works because what you don't see, you don't miss. This savings cushion will help prevent you from having to use your card for things you may need or in an emergency.

4. Apply for a Consolidation Loan from the credit union. Chances are the interest rate will be lower.

5. Make the most of any "found" money: a bonus at work, an inheritance, or a gift. Use those funds to pay down your debt.

6. Check to make sure you're not over withholding your taxes. That's likely the case if you are getting a big tax refund. Don't give Uncle Sam a loan. Use that money to help pay off your own debt.

7. Pay off the card with the highest interest rate first.

8. Walk before you run. Start small and don't be discouraged. Just keep heading in the right direction.



Time To Spring Clean Your Finances

Spring is in the air. Time to wash away winter's grime. It's also a good chance to put your finances back on track. Here are five steps you can take to help ensure a brighter financial future:

1. Clean out your financial files.

Generally, you can toss tax returns older than seven years. Be sure to shred documents with sensitive information.

2. Check your wallet as well. Leave your social security card in a safe place at home. Photo copy your credit cards and safeguard that information. If the cards are lost or stolen, you'll have all your account information at the ready.

3. If you haven't filed your 2020 taxes, make it a top priority. The longer you delay the inevitable, the chances of tax identity fraud increase. If you are getting a refund, use it to pay down debt or earmark it in a special savings account at

the credit union for a future goal. If you owe, see the credit union for a loan.

4. Review your credit reports. A free copy from each of the three credit reporting agencies is available annually.

5. Dust off your budget. Review your spending and saving habits to make sure they are in line with your goals. If you're not saving enough, sign up for payroll deduction or automatic transfers to your credit union Share Savings Account. Set up automatic payments so you don't miss a bill.



If this past year has taught us anything, it's that technology gives us the capability to move forward and power through in ways we never thought possible. We weathered the storm of Covid-19 by going virtual in so many aspects of our lives, and handling our finances was no exception. CFCU was there to support members with secure, accessible online financial tools and solutions, when they needed it most. We were there then, and continue to be just a click away as we help you navigate life and financial management, post-pandemic. Use your Smartphone or other mobile device, laptop or PC, or tablet to connect with us 24/7. We're always here, just a click away.



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 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..

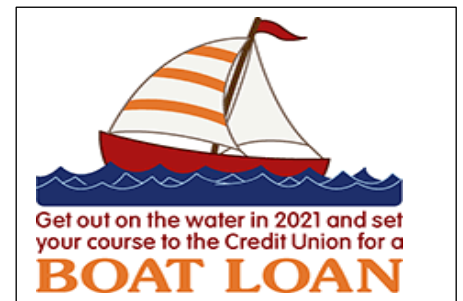


The Supervisory Committee is performing an account verification. If any of the information on your statement is incorrect, respond in writing to:

Supervisory Committee
Chattahoochee Federal Credit Union
P.O. Box 380428

Birmingham, AL 35238-0428

Do not send address changes, loan payments, or deposits to this address.



Easter: Saturday, April 3rd,

Memorial Day: Saturday, May 29th and Monday, May 31st

Independence Day: Saturday, July 3rd and Monday, July 5th

Labor Day: Saturday, Sept. 4th and Monday, Sept 6th



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



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