



# 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

SUMMER NEWSLETTER 2017



Shift on over to the CU to finance or refinance your **Vehicle Loan**

### Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.

Take the stress out with a low-rate Credit Union **Back to School Loan**



### Take The Stress Out Of Back To School

While the summer is just getting started, we all know how time flies when you're having fun in the sun! One day you're relaxing poolside and the next you're prepping for the first day of school.

While returning to the classroom can be emotional for kids, it can be a financial obstacle for many parents, as back to school requirements and lists seem to get more complicated and longer each year. From binders and backpacks to computers and clothes, families on average will spend just under \$700 on back to school supplies,

according to the National Retail Federation. That's a small fortune!

One way to ease the transition from summer vacation to school days, and take the stress out of back to school shopping is with a low-rate, flexible Chattahoochee Back to School Loan.

Funds from your loan can go toward any or all of the following:

- \* School supplies (pencils, notebooks, etc.)
- \* Laptops, PCs, or Tablets
- \* Clothing or school uniforms
- \* College textbooks
- \* Dorm room gear
- \* Anything else to send your student to the head of the class!

Why not take the stress out of back to school expenses so you and your family can enjoy every precious sun-drenched moment of summer? Apply today for an affordable Chattahoochee FCU Back to School Loan. Just visit [www.CHATT.coop](http://www.CHATT.coop), call 334-756-7027, or stop by our office.



Explore America's highways and byways with a low-rate RV LOAN

### Answer The Call Of The Open Road With An RV Loan

If you want to explore America's highways and byways, there's no better way to do so than from the front seat of a recreational vehicle. With an RV, you can enjoy the freedom of having a simple plan - no fear of missed connections or complicated agendas. An RV and the RV lifestyle is a big commitment, so best to do your homework and if possible, take it for an extended test drive by renting an RV before you purchase one. Check out the website [gorving.com](http://gorving.com) for information on the types of RVs available and tips on insurance, where to go, and what to do. For financing information, you'll need to look no farther than the credit union. We have an RV loan with rates and terms to fit your budget. Call, click, or stop in for details.



### Loans Online

If you need a loan, it may be just a few clicks and keystrokes away. Go online to the credit union's website to check out our low rates and then fill out the loan application. We'll be back in touch with you shortly.

Whether you're in need of a personal loan to take care of an unexpected expense, are in the market for new wheels, or are ready to tackle that home improvement project, we have a loan to meet your needs. You'll find our low interest rates and convenient repayment terms will make your loan budget-friendly, and with an automatic transfer or payroll deduction, you can put your payments on autopilot. Borrowing from the credit union has never been easier, so scroll on over to our website and apply online. We're open 24/7, 365!

Streamline your bill paying process



Sign up for **ONLINE BILL PAY**

### Pay Your Bills Online, Anytime

Are you looking for a way to streamline the bill-paying process? Then stop wasting your time and money mailing out that monthly pile of paper bills, by opting for Chattahoochee FCU's Online Bill Pay.

You can pay all of your bills (business or personal) online, anytime with this quick, easy, and convenient service. Online Bill Pay is flexible and stress-free. Funds come directly from your Chattahoochee FCU account, and you have the option of scheduling payments in advance.

Online Bill Pay also provides:

- \* Payment tracking

\* Payment history  
 \* One-step multiple bill pay  
 In addition to being convenient and affordable, Online Bill Pay helps you:

\* Pay bills safely and securely  
 \* Avoid late payments and the associated charges

\* Manage debt more efficiently  
 We all have bills to pay, but why not make the process as easy as possible with Chattahoochee FCU's Online Bill Pay? Sign up today at [www.CHATT.coop](http://www.CHATT.coop). Contact us for more details

## PROTECT your kids on the Internet

### Safe Surfing 101: How To Protect Your Kids On The Internet

Your kids are growing up in the age of technology. They likely spend hours on electronic devices, and use the Internet for various purposes from homework to social networking to learning about hobbies to listening to music or watching videos, and much more.

Technology is no doubt a useful learning tool for children of all ages, but certain aspects, especially the Internet, can be scary and even unsafe. Inappropriate websites, online predators, and cyberbullies can make the web a dangerous world for your little ones and teens.

It's vital that parents take the time and initiative to protect their children from the evils of the Internet. The Federal Bureau of Investigation (FBI) has some valuable tips to help parents protect their kids as they surf the web at home, at school, at a friend's house, or anywhere:

- \* Monitor your children's use of the Internet, on the computer AND cell phone.
- \* Tell kids why it's so important not to disclose personal information online.
- \* Check kids' profiles and what they post online.
- \* Ask about the people they're communicating with online.
- \* Explain that once images are posted online, they are public and can never be deleted.
- \* Never allow kids to post photos without your knowledge and consent.
- \* Make it a rule that your kids can NEVER meet anyone in person without your prior knowledge and consent. If a meeting is agreed upon and planned, you should be present.
- \* Remind kids to only add people they know in real life to their contact lists.
- \* Encourage kids to choose appropriate screen names or nicknames.
- \* Talk about creating strong passwords.

\* Stress the differences between acceptable versus potentially risky websites.  
 \* Talk about cyberbullying and how to avoid it.  
 \* Immediately report strange activity.



### Credit Union Member Rewards **CFCU Members Get Exclusive Discounts from Love My Credit Union Rewards**

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!\*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of CFCU. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\***Activ. Fee:** Up to \$30/line. Credit approval req.  
**Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions

Group. 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 [lovelycreditunion.org/sprintrewards](http://lovelycreditunion.org/sprintrewards). **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. *May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.* Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



When an account goes dormant (no withdrawals or deposits) for over a year, it is classified as a Dormant Account. Fees on the account(s) will be assessed after 12 months of inactivity. This fee will continue monthly until the balance in the account is zero and the account is closed, or the account has been reactivated. If after three years there is still a balance, the money remaining will be escheated to the state.

## HOLIDAY CLOSINGS

**Labor Day** - Saturday, Sept. 2<sup>nd</sup> and Monday, Sept. 4<sup>th</sup>  
**Columbus Day** - Saturday, Oct. 7<sup>th</sup> and Monday, Oct. 9<sup>th</sup>  
**Veteran's Day** - Saturday, Nov. 11<sup>th</sup>  
**Thanksgiving** - Thurs. Nov. 23<sup>rd</sup> and Friday Nov 24<sup>th</sup> open 8:00-2:00 Drive thru only  
**Christmas** - Saturday, Dec. 23<sup>rd</sup> and Monday, Dec. 25<sup>th</sup>.

### HOURS

**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

*Chattahoochee*  
Federal Credit Union

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