CHATT NEWS

Let's **CHATT** about banking!

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

NCUA

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

VISION: TO BUILD LIFELONG RELATIONSHIPS ONE MEMBER AT A TIME! WWW.CHATT.COOP SUMMER NEWSLETTER 2018

Great news! We now offer 30-year FHA, VA, USDA, & Conventional mortgage loans. If you or a family member are thinking about buying a home, or refinancing, please call a loan officer at (334) 756-7027, option #3 for your FREE Preapproval Letter! The buying season is here, so let us hear from you soon!

Drive Into Summer With A Low Rate Vehicle Loan

Whether your summer travel plans include a cross-country road trip for the family vacation or simply navigating cross-town traffic to get to work, make sure your vehicle is up to the task. If it's not and new wheels are in order, visit the credit union for a low rate pre-approved Vehicle Loan. With a pre-approved loan from the credit union, you have the freedom to shop for the vehicle that you want, not the one a dealer is trying to sell you.

Start by making a list of what's important to you, be that excellent gas mileage or room for your growing family. Then do your homework by reviewing websites such as nada.com or kbb.com, and checking the annual auto issue of Consumer Reports. Keep in mind that a late model used vehicle may be the best value. According to Consumer Reports, vehicles lose 46 percent of their value in the first three years. That depreciation can work in your favor, giving you more vehicle for your money. Whether it's new or just new to you, you can't go wrong financing your vehicle with a credit union loan. Call, click, or stop in the credit union for your application.

Make Summer Sweeter With A Vacation Loan

Long days, warm nights, no school, flex time, easy living - summertime really is the sweetest season. In addition, no summer is complete without a fun-filled, sun-filled, memory-making family vacation! While we'd all love to plan the ultimate warm-weather getaway, for some the expense is just too much for our pocketbooks to handle. Don't fret - you can make your summer even sweeter and your dream vacay a reality with our help.

Relax, unwind, celebrate, and most importantly spend time reconnecting with family this summer with an affordable Vacation Loan. This convenient financing option offers great, low rates, flexible terms, and the confidence of knowing your vacation expenses are taken care of. All you have to do is pack your bags!

Apply today to make this your sweetest summer yet - Just visit www.CHATT.coop, call 334-756-7027, or stop by our office.

Online Bill Pay: The Hassle-Free Way To Pay Your Bills

It's a rare person who enjoys the monthly chore of answering all of the letters from "Bill." There's finding the checkbook, fishing out a pen from the junk drawer, scouting out stamps. Oh, and there's no return envelope so now you're on the hunt for one. And then there's remembering to put the payments in the mail. But there's an easier way to settle up. Use the credit union's online bill pay service. You can dispatch your obligations with just a few clicks and keystrokes. It's the hassle-free way to pay your bills, and once you've tried it you'll wonder how you ever lived without the convenience. You still may not enjoy responding to "Bill," but using Online Bill Pay will make the job quicker and easier. To find out more, just visit the credit union's website

No Time To Stop In? Apply For A Loan Online

Those lazy days of summer are typically not: there are lawns to mow, gardens to tend and home repairs to make as well as parks to visit, picnics to prepare, golf to play and much more. So if that leaves you with little time to stop in the credit union to apply for a loan, not a problem. Simply scroll on over to the credit union's website and apply for a loan online. With just a few keystrokes and clicks, you can fill out a loan application 24/7. It's as simple as that. So whether you need funds for new wheels, that long-awaited vacation, or a home project, go online and apply today. Summer slips away fast. Make the most of it with a loan from your credit union.

Bolster Your Credit With A Share Secured Loan

It's a paradox; the best way to build your credit and bolster your credit score is to borrow. But if you don't have a solid credit history, it's harder to borrow. There is an answer to this puzzle - a Share Secured Loan from your credit union. Here's how it works: You pledge your share savings account as the collateral for a loan. Say you have $1,000 in your share savings. You can borrow up to that amount. By making timely payments, you demonstrate you are a responsible borrower, and as a result, you will be boosting your credit score. When you have paid off the loan, you will still have your savings. Think of the interest you pay on your share secured loan as an investment. Having a credit score of 750+ can save you thousands of dollars on future loans, insurance policies, and may even mean the difference in whether you get that new job. Don't delay. Call on us for your Share Secured Loan today.

Take A Vacation From Your Loan Payment

Summer vacations are meant to give you a chance to relax and recharge your batteries, enabling you to be more productive when you're back on the job. So don't negate those benefits by stressing out about having enough money in your pocket to do fun things with your family and friends. Instead, ask us if you can take a short vacation from your loan payment through the credit union's Skip A Payment program. With Skip A Payment, members in good standing can elect to defer their monthly payment on a qualified loan. (Interest will still accumulate.) To find out more about how you can take advantage of Skip A Payment, call on the credit union. Then relax, recharge and restore this summer knowing your loan payment is on vacation, too.

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 Insurance Program**.
- 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 verifi cation). $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.*

Download our Mobile App and **put your Credit Union as close as your phone**

Your CU Is As Close As Your Phone With Our Mobile App

If taking care of your financial business is not on your Summer Fun Checklist, you'll want to download the credit union's Mobile App. It will put the credit union as close as your mobile device - whether you're at the beach or a baseball game. Want to transfer money between your accounts? Done with a few swipes. Need to view account balances and details for your savings, checking, certificates, or loans? It's all there 24/7. Just make sure your mobile device is up-to-date and you're using the latest version of the operating system. This not only helps improve functionality, but also helps ensure safety, as security fixes are usually addressed in updated versions of software. For more information on how our Mobile App can simplify your life, visit our website.

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Keep Your Home Safe While On Vacation

Your vacation should be relaxing and worry-free. That's why it's a good idea to prepare your home before you leave on vacation with this checklist. With a little extra vigilance, you can help keep your property and belongings safer while you're gone.

* Ask a trusted friend or neighbor to keep an eye on things. Also, have them take out the trash.
* Ask a neighbor to park in your driveway occasionally, so there's activity at your house.
* Make sure your lawn stays trimmed, or your driveway is shoveled if it snows.
* Stop the newspaper and mail deliveries or ask a trusted neighbor to pick them up.
* Leave your blinds/curtains exactly as they are when you're home.
* Beware of social media. Think twice before posting your detailed vacation plans on social media.
* Lock all external doors, windows, and the garage.
* Put at least one light in your house on a timer.
* If you have a security company, notify them that you are going out of town.

HOLIDAY CLOSINGS

Labor Day - Saturday, Sept. 1st and Monday, Sept. 3rd
Columbus Day - Saturday, Oct. 6th and Monday, Oct. 8th
Veteran's Day – Saturday, Nov. 10th and Monday, Nov. 12th
Thanksgiving – Thurs. Nov. 22nd
Friday Nov 23rd open 8:00-2:00 Drive thru only
Christmas –Open Monday, Dec. 24th 8:00-12:00 Drive thru only and closed Tuesday, Dec. 25th.

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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