

Summer



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

SUMMER NEWSLETTER 2021



Steps to protect against FRAUD

Take These Four Steps To Protect Yourself From Fraud

The pandemic made 2020 miserable for most of us. But not for fraudsters and con artists. According to the Federal Trade Commission, consumers reported losing more than \$3.3 billion to fraud in 2020 - up from \$1.9 billion the year before.

Remember, neither the credit union nor other financial institution will ever contact you by email, mail, or phone asking for confidential information. Do not respond to anything suspicious. Contact us if you have concerns. Help yourself by taking these steps:

1. Keep identity theft at bay. Don't click on links in unsolicited emails, and make sure your firewalls, anti-spyware, and anti-virus software are current. Use strong passwords, shred financial documents, and paperwork with personal information before you discard them, and guard your Social Security number.

Also be wary about giving out your birth date. Secure personal information, especially if you have roommates, employ outside help, or are having work done in your house.

2. Stay alert to signs that require immediate attention, such as bills that do not arrive as expected, calls or letters about purchases, and unexplained credit or account statements or credit denials.

3. Review your credit report regularly. The law requires the major consumer reporting companies (Equifax, Experian, and TransUnion) to annually give you a free copy of your report at your request. Visit AnnualCreditReport.com, call 1-877-322-8228, or write Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Also inspect your financial

statements and billing statements regularly, looking for charges you did not make.

4. Take defensive action if you find anything suspicious. Place a Fraud Alert on your credit reports. The alert tells creditors to follow special procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert. A call to one company is adequate: Equifax: 1-800-525-6285; Experian: 1-800-397-3742; or TransUnion: 1-800-680-7289. Close all accounts that have been tampered with or established fraudulently. File a police report to help you with creditors who may want proof of the crime. Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations. Go online to identitytheft.gov or call 1-877-438-4338; or write Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580.

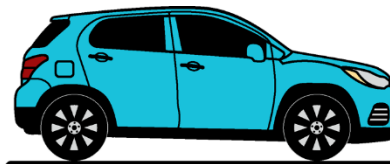


Skip A Payment

and give your tight budget some relief

Short On Cash? Skip-A-Payment To The Rescue

If unexpected expenses or a disruption in employment during the pandemic have created a shortfall in your budget, your credit union is here to help. With Skip-A-Payment, if your account is in good standing, you can defer the payment on eligible loans, such as a vehicle loan. When you skip a payment, you are adding that payment to the end of the loan, which may result in your extending the loan term. Also note that interest will still accrue. But with skip-a-payment you can give a tight budget some breathing room and relieve some of the stress that comes with being short on cash and worrying about your bills. If you've found yourself in a bind, contact the credit union to see if Skip-A-Payment could be a solution to your short-term money problems.



A Vehicle Loan from your CU
will put you in the driver's seat!

A Vehicle Loan Puts You In The Driver's Seat

If you're in the market for new wheels, see your credit union first. With a pre-approved vehicle loan from the credit union, you'll be in the driver's seat whether you're buying new or new-to-you. That's because you will be able to focus on what you want in a vehicle, not what a salesperson wants to sell you. For example, many promotional loan rates and terms available at a dealership only apply to certain vehicles, sometimes the slower selling models that really don't meet your needs. A pre-approved loan also opens up your options to see what's available from a private seller. If you go that route, however, be sure to find out why the vehicle is for sale, ask to review repair and maintenance records, and have the vehicle checked out by a trusted mechanic. Whatever your vehicle option, know that a pre-approved loan from the credit union is the right choice for financing it. Call on us today.

We are happy to meet all your **personal** financial needs. Please note CFCU does not have business accounts.

Reactivate and refresh your

DORMANT ACCOUNTS

Don't let your account go dormant. Share accounts with no activity for one year are dormant and will incur a fee of \$5 per month. If you think your account may be dormant, check with one of our friendly staff.

IMPORTANT Change in Terms Notice

Fee changes effective 9/1/21

Account closure fee :from \$15 to \$25
Account research fee :from \$10 to \$20
Legal process fee – Garnishments/ Levy/ subpoena from \$10 to \$35
***Credit Union check** or official check

- Payable to member no charge
- Payable to someone else \$5
- Check reissue / Merchant check replacement \$5

***Item Redeposit fee**, per item \$10

Check Cashing Fee - \$5.00 per check for those members at least 19 years of age holding with no other accounts except a share and club accounts with a balance or combined balance of less than \$250.00

***Return Debit Card** due to Bad Address \$16

Proposed fee changes effective 2/1/22

***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

*New



A Vacation Loan Can Make Your Dream Trip Come True

Desperately seeking a vacation trip after so much time sheltering-in-place? A Vacation Loan from the credit union could be just the ticket. A Vacation Loan can actually save you money because instead of racking up bills on a high-interest rate credit card, you can establish a budget and apply for a loan for that amount. Consider costs for

transportation, lodging, meals, and attractions. Will you need to kennel your dog or hire someone to take care of your garden while you are away? Factor any of those expenses into your spending plan. The key is to be realistic in your estimated costs, including an amount for a potential unexpected expense. Then you can make your plans accordingly. Take advantage of our low interest rates to get the rest and relaxation that you've been yearning for and the time off that you deserve. Contact the credit union for your Vacation Loan Application.



A Quicker Way To Pay Your Bills!

Do you spend hours of time sifting through piles of paper bills, writing checks, buying stamps and waiting at the post office, or worrying if your payment will arrive on time? If so, you can trade all of this in for a quicker and more efficient way to pay your bills with our Online Bill Payer.

This easy, convenient, and affordable solution allows you to pay all of your bills securely, anytime and anywhere. With funds taken directly from your credit union accounts and the ability to set up auto payments, you are saving time and taking control of the bill-paying process.

Aside from a quicker, stress-free way to pay bills, Online Bill Payer offers benefits like:

- * 24/7 accessibility through your computer or mobile device
- * Free, unlimited use
- * Organizing all of your billing information in one, accessible, safe place
- * Payment tracking and history
- * Payment reminders for upcoming bills to avoid late fees
- * Elimination of paper statements
- * And more!

Opt for the quicker way to pay your bills.

Register for Online Bill Payer today at our website.



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.



Online Newsletter Keeps You Up-to-Date

If you're looking for news from the credit union, it's at your fingertips. Just visit our website to find our newsletter and get updates on what's happening. You'll find the news about product and service specials and other information to help keep you in-the-know. As a financial cooperative, we're committed to keeping our valued member-owners up-to-date about all the benefits of belonging to the credit union. The more you know about the advantages of your membership, the more we can help you to reach your financial goals and secure your future. So next time you go online, scroll on over to our website and take a look at the newsletter. And, let us know if there's something else you'd like to learn about. We welcome your feedback on what information we can provide that would be useful to you.



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

Columbus Day: Saturday, Oct 9th and Monday, Oct 11th



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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