

Winter 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

WINTER NEWSLETTER 2019



CU @ The 2019 Annual Meeting

Calling all members! You're cordially invited to your credit union's 2019 Annual Meeting. At the credit union, you're not a customer: You're a member/owner. The Annual Meeting is your chance to find out what your credit union achieved in 2018 and what's on tap for the future. You can meet your volunteer board of directors and committee members, learn election results, and visit with your fellow members. As a financial cooperative, we exist only to serve members. Attending the Annual Meeting is one of the best ways to learn more about what the credit union has to offer and help us do an even better job to meet your financial needs. So watch for details and mark your 2019 calendar. We look forward to seeing you there on March 6, 2019, at 12:15 pm to be held at the Chambers County Bradshaw Library, Valley, AL 36854.

The following individuals have been nominated to fill expired terms or vacated positions:

Name	Board Slot	Term
Jim Duttera	1	2022
Tyrone Newton	3	2022
Leonard Riley	4	2022

Nomination may not be presented from the floor of the meeting; however, nominations can be accepted by petition signed by a minimum of 39 members filed by the nominating committee chair at least 40 days prior to the above meeting date. A statement of qualifications and biographical data must be submitted for each nominee by petition and sent to: Vivian Nelloms, CFCU P.O. Box 8 Valley, AL 36854.



and revive your Dormant Accounts

REMINDER: ACCOUNTS WITH NO ACTIVITY IN 12 MONTHS ARE CONSIDERED DORMANT. PLEASE CONTACT OUR OFFICE TO UPDATE.

PEOPLE HELPING PEOPLE SCHOLARSHIP

CFCU will be offering an educational scholarship to a 2019 graduating high school senior for \$1,000 in memory of Oscar L. Crawley, Sr.

Deadline for applications will be January 31st. For more information call our office or go to www.CHATT.coop

BEWARE of quick cash Predators

Beware Of Quick Cash Predators

The signs are tempting - "Fast Cash!" "No Paperwork" "Payday Advance" - but like many temptations, you may soon regret that you've succumbed. That's because you'll pay a high price for the convenience of "fast cash." Check-cashers and payday lenders typically charge high fees for the chance to put cash in your pocket. According to the Center for Responsible Lending, on average, payday loans can carry an interest rate of 391% APR (annual percentage rate) and often the product is designed to force borrowers into repeat loans. If you find yourself in a financial bind, stop by the credit union and we will do our best to help you. A cash advance on a credit card or a Signature Loan may be what you need to get over a financial hump. Equally important, we'll show you how to start putting money aside for the future. Even small amounts can add up, and can give you the financial cushion you need.

e-Statements

Free and Convenient-Secure and Fast
Are You Tired Of Receiving Paper Statements?

Simplify your life and cut the clutter with "free" e-Statements from your credit union. They are convenient and secure.

e-Statement Benefits:

- * Free, faster, and secure
- * An email notification will be sent when your monthly statements become available
- * Immediate online access to review, download and, if you wish, print your statements
- * Access current and past e-Statements
- * By removing the paper trail, you reduce the chance of mail fraud or identify theft
- * You gain more flexibility and security in managing your accounts

Whether you want to save time, save a tree, or just get organized, e-Statements are the answer. Sign up today to reduce your carbon footprint and go paperless.

Need New Whoools?

Check out our low-rate financing options

Need New Wheels? Why New To You May Be Your Best Option

There was a time if you were considering buying a used vehicle you'd hear: "Don't buy someone else's trouble." These days, used vehicles are much more reliable than in the past and information about their history is readily available. Dealers often offer safety checks and warranties to help ensure the vehicles they sell will offer many more miles of trouble-free driving. Services such as carfax.com document a vehicle's history and sites such as kbb.com (Kelley Blue Book) and edmunds.com provide pricing information. Consumer Reports magazine offers a Used Car Buying Guide. When you buy a new vehicle, the moment you drive it off the dealer's lot it loses thousands of dollars in value. When you buy a used vehicle, someone else has absorbed that

depreciation. Once you've done your homework, see the credit union for financing. We have the loan rates and terms that will put you in the driver's seat.

Signature Loans

Available at your Credit Union
Need Cash? Consider A Signature Loan
It can happen to anyone: You need to call a plumber to fix the sink at the same time your car's tires need replacing. Oh, and the insurance bill is due. If you need cash to help smooth out some of the wrinkles in your life, see the credit union for a Signature Loan. A Signature Loan is a personal loan best for short-term needs. You simply sign the loan agreement. There's no collateral involved, unlike a home loan or a vehicle loan, so you will pay a higher interest rate than on those loans. But it's a lower cost alternative to a credit card. So when life happens and you need cash to cover the consequences, count on the credit union to see you through the rough patches. Call on us today.



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can **save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website.** Start today and save!

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save. Visit

our website or
www.lovemycreditunion.org

Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the [Official Rules](#). PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.



You'll love checking the CU way

You're Going To Love Checking The CU Way

If you love to save money then you probably love most things that are free. That means you're going to love CFCU's FREE Checking Account, which is not only free but also flexible, convenient, and secure. In addition to no hidden fees, easy mobile access, and a large network of nationwide, surcharge-free ATMs, you'll also enjoy:

- * Interest-bearing Checking
- * Free 24/7 access to your Account through Online Banking and Bill Payer, Mobile Banking, and Telephone Banking
- * No minimum balance
- * No monthly service charges
- * Free first order of checks
- * Free Visa Check Card
- * Free e-Statements
- * Overdraft Protection
- * And more!

For more information about our Checking Account options or to sign up, visit our website, call us or stop into our office. We promise...you're going to love Checking the CFCU way!

Daylight Saving Time
Begins Sunday, March 10, 2019 



While financial experts agree that the earlier you start to save and invest for retirement, the better off you'll be, in reality 1 in 3 Americans has saved \$0 for retirement. Whether you're just starting to grow your nest egg, or have been saving for years, there are many ways to boost your savings and work toward the retirement of your dreams. One ideal investment tool is a CFCU IRA.

There are several IRA options available which provide qualified members with tax benefits such as tax-deductible contributions and tax-deferred compound interest (consult your tax advisor for details). An IRA also offers these benefits:

- * Choice of the IRA to meet your goals (Traditional or Roth)
- * Flexibility to contribute as often as you like
- * Ability to earn higher dividends compared to a traditional Savings Account
- * Possible penalty-free withdrawals for first-home
- * No set-up or maintenance fees

No matter where you find yourself in the retirement savings game, a CFCU IRA can be one way to help you ensure a comfortable, secure income for the future.

To learn more about IRA options, or establish or contribute to yours today, call, visit our website, or stop into our office.

Closed all federal holidays



Saturday, Jan. 19th and Monday, Jan 21st
Saturday, Feb. 16th Monday Feb 18th.

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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