

WINTER

CHATT NEWS

Let's CHATT about banking!

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



PEOPLE HELPING PEOPLE SCHOLARSHIP

CFCU will be offering an educational scholarship to a 2022 graduating high school senior for \$1,000 in memory of

Oscar L. Crawley, Sr.

Deadline for applications will be February 1st

For more information call our office or go to

www.CHATT.coop

**Get a CU
Vehicle Loan**
and drive away
with savings



**Drive Away With Savings With A Credit
Union Car Loan**

Looking to start off 2022 in new wheels? Whether you're looking to buy new, or new to you, remember to make your first stop the credit union for a pre-approved loan. With new car inventories depleted by a global computer chip shortage, your choice of vehicles may be more limited than the last time you needed to shop for one. That may mean expanding your search to include buying from a private seller. If so, find out why the vehicle is for sale, ask to see service and repair records, and have it checked out by a trusted mechanic. No matter where you find your next ride, a pre-approved loan from the credit union can put you in the driver's seat because you can negotiate like a cash buyer. We're here to help, so call on the credit union for your pre-approved loan. Stop in today or apply online at www.CHATT.coop.

ANNUAL MEETING

Annual Meeting Time: CU Soon

As a member-owner, you're cordially invited to join your fellow members at the credit union's annual meeting. This meeting is your opportunity to learn about how your credit union is doing and what's planned for the coming year. It's a chance to visit with your co-owners, including the board of directors and credit union staff as well as enjoy refreshments. The annual meeting is a credit union tradition and one of the key differences between the credit union and other financial institutions, where only the stockholders are welcome. So make plans now to attend. We hope to CU at the annual meeting scheduled for March 16th at City of Valley Lakeview Facility at 12:15 EST. Our lobby will close at 12:00.

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

Name	Board Slot	Term
Jim Duttera	1	2025
Tyrone Newton	3	2025
Leonard Riley	4	2025

Nomination may not be presented from the floor of the meeting; however, nominations can be accepted by petition signed by a minimum of 34 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.

Happy  New Year!

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 2022

Your
Signature
can make it happen

Check out our low-rate financing options

Your Signature Can Make It Happen

The long, cold winter months - post-New Year - can seem like a drag. Rather than giving into the doldrums, why not use the downtime wisely? Do you have some home renovation or organization projects you've been thinking about? Maybe it's time to streamline your finances and get rid of any leftover holiday debt. Even better, make that long-awaited tropical getaway a reality. With some help from Chattahoochee FCU and your signature, these can happen easily! An affordable, convenient Signature Loan will offer some extra cash and spending flexibility for your wintertime ventures. This unsecured loan is a sensible choice for members who don't want to borrow against their assets or don't own a home. Not only can you use the funds for any purpose, but it also provides:

- * Low rates
- * Flexible loan amounts
- * Affordable terms
- * Zero collateral requirements

This winter you can be productive and proactive, or relaxed and refreshed with just the swipe of a pen! Apply for your Signature Loan today by applying online at www.CHATT.coop.

eStatements

The expressway for your monthly statements

E-Statements: The Expressway For Your Monthly Statements

Put your statements on the fast track by signing up for e-statements. Each month, we'll send you an email alerting you that your statement is ready for review. Then just log in to your account to retrieve it. If you like, you can print it for your files, but why not cut the clutter and file it electronically? E-statements are not only faster than paper

statements, they are safer, too. No worries about your statement getting delayed or lost in the mail, or someone stealing it and your personal information from your mailbox. E-statements are kinder to the environment, too. And if you're planning a winter getaway - whether it's brief or extended - e-statements allow you to stay up-to-date on your account no matter your location. Contact the credit union today for more information on enrolling in e-statements.



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 **##CUNAME##** 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** with offers like:

- » Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless.
 - » Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
 - » Savings **up to \$15 on TurboTax** federal products.
 - » Exclusive access to **home tech support and protection** with Asurion Home+.
 - » Exclusive discount from the **TruStage Home & Auto Insurance Program**.
 - » Members save on **SimpliSafe**, the #1 expert pick for home security.
 - » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
 - » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
 - » Save 40% on a 1-year membership to **Sam's Club**.
 - » Build your credit history with rent and save up to 30% with **Rental Kharma**.
 - » Save \$40 on **Calm**, the #1 app for meditation and sleep.
 - » Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!
- Learn all about how your CFCU 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.

Thank you for being a CUC Member

Thank You Members!

If the pandemic taught us anything, it was the importance of resilience. We'd like to thank you for your continued trust in the credit union and for your willingness to adapt to different ways of going about your financial business. As a financial cooperative, your credit union would not exist without the participation of you, our valued member-owner. The credit union is where you belong, and we appreciate your continued support. Please continue to call on us for all of your financial needs, whether that's a loan for your next vehicle or home improvement project or opening a share savings account for your kids to help them get into a savings habit. We strive to put the credit union philosophy of "people-helping-people" into practice because we know that we're better together. For that, we are grateful.



Home Sweet Home Loans Available at your Credit Union!

In the market for a new home? We 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!



Convenience In Your Wallet

A trusty debit card provides CFCU members the ease of obtaining cash from an ATM, making a PIN-based transaction at no charge, or getting cash back at the register. However, with convenience comes responsibility. When out and about it's important to remember that there are phishers, skimmers, and the like ready to pounce when we're distracted and our wallets are open. Using a debit card makes us vulnerable to theft since it makes cash instantly accessible.

By taking a few simple but important steps, you can keep your money and identity in tact while still taking advantage of your debit

card benefits. Do your best to protect yourself by:

- * Not sharing your Personal Identification Number (PIN)
- * Protecting your PIN - never keep it in your wallet, write it down, or save it on a phone or computer
- * Tracking transactions
- * Monitoring your account 24/7
- * Practicing ATM safety - stay alert and aware, avoid distractions
- * Reporting lost or stolen cards to CFCU right away

WHAT'S New?

Coming May 2022

CORE SYSTEM CONVERSION



New improved online banking and more news coming in Spring Newsletter



Closed all federal holidays

Saturday, Jan. 15th & Monday, Jan 17th
Saturday, Feb. 19th & Monday Feb 21st



Lobby/Phone: Mon, Tues, Thurs, & Fri: * 9:00-5:00

Wed: 9:00-1:00

Drive Thru: Mon, Tues, Thurs, & Fri: *8:00-5:00

Wed: *8:00-1:00

Sat: Drive Thru Only *9:00-

12:00 *Lobby hours may be

limited due to COVID-19 restrictions.

Chattahoochee
Federal Credit Union

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