

MEMBER NEWSLETTER

MEMBER APPRECIATION MONTH **OCTOBER** **2025**

MARK YOUR CALENDARS

October 10, 2025

UCFCU Member
Appreciation Day
Starts At: 10:30 AM CT.

**COME ENJOY FREE
LUNCH ON US!**

Crossville - Main Branch
The Good Stuff
El Rey Antojitos Mexicanos

Clarkrange Branch
Snaxi Taxi

Cookeville Branch
Chico's Chicken
Pizza Machine

October 11, 2025

FREE Shred Day
Time: 9AM - 12PM CT.
(or until the truck is full)
Crossville - Main Branch
627 Livingston Road

- Paper Items ONLY
- Limit 3 Boxes
- Remove Important Docs!
- Must be a UCFCU Member

International Credit Union Day GIVEAWAYS!

DATE: OCTOBER 16, 2025

Upper Cumberland FCU will be giving away \$4,000 in cash to celebrate our members! We will be drawing eight lucky winners to receive \$500 each. We will be drawing winners at random from our database, so there is nothing you have to do to enter. Winners will be contacted by phone on **October 16, 2025**. Please ensure your contact information is up to date so we can reach you if you win!



**Now Offering Online Loan
Payment Options with SwivelPay!**
Scan the QR Code or visit our
website to learn more.

www.ucfcu.org/makeapayment

Skip-a-Pay Coming SOON!

Skip Your
November, OR
December, OR
January
Loan Payments*
**Submit your
Skip-a-Pay
through home
banking or call
931.250.5122**

Interest will continue to accrue during the deferral period. By skipping your payment, the benefit from disability, life, and/or GAP Insurance may be reduced by the amount of the payment skipped. There is a \$35.00 fee for EACH loan you request to skip a payment. You must have the fee amount in your UCFCU savings or checking account prior to the loan due date. **Excluded loans include: Mortgages, Term Notes, & Home Equity Lines of Credit.*

Upcoming Federal Holiday Closings

Columbus Day

Monday: October 13, 2025

Veterans Day

Tuesday: November 11, 2025

Thanksgiving Day

Thursday: November 27, 2025

Christmas Eve/Christmas Day

Christmas Eve: December 24, 2025

****All locations will CLOSE at 12:00PM****

Christmas Day: December 25, 2025

****All locations will be CLOSED****



UCFCU NMLS#: 516914