



Together We
Grow

Upper Cumberland FCU News & Updates

Good Morning Member,

We hope you are doing well! We are just dropping by your inbox today to remind you of our upcoming federal holiday closing and loan specials. We also invite you to check out "How to Create a Budget You'll Actually Follow" and "Quick Tips for Buying Pre-Owned Vehicles" found down below.

Federal Holiday Closing: September 6th, 2021 (Labor Day)

All Upper Cumberland Federal Credit Union locations will be **CLOSED** Monday, September 6th, 2021, in observance of Labor Day. All UCFCU locations will **REOPEN** Tuesday, September 7th, for their regularly scheduled business hours. As always, Upper Cumberland FCU ATMs and Online Banking are available 24/7.



Have a safe and memorable Labor Day weekend!

September Loan Specials:

Upper Cumberland Federal Credit Union will still be offering GREAT low rates on Consumer Loans, Unsecured Loans, and select Mortgages through the month of September. Details down below!

- Consumer Loans:** Rates Starting at 2.99%*
- Unsecured Loans:** Rates Starting at 5.90%**
- 7-Year Fix Mortgage:** Rates Starting at 2.99%***
- 18-Year Fix Mortgage:** Rates Starting at 3.85%***

Loan Officer: 931.250.5122
Mortgage Specialist: 931.250.5105
Call/Text: 931-337-5226
E-Mail: loandesk@ucfcu.org
Website: www.ucfcu.org

UCFCU Loan Applications

* The actual Annual Percentage Rate you will receive will be based upon origination and/or other fees. Example: A \$25,000 loan financed for 60 months at 2.99% would have a monthly payment of \$449.15. APR= Annual Percentage Rate. You will be informed of the annual percentage rate for which you qualify before you become contractually liable for the loan account. EXCLUDED LOANS: Mortgages, Credit Cards, Term Notes, Line of

Credits, HELOC's. Other restrictions may apply. UCFCU reserves the right to modify or cancel this loan promotion at any time. Must qualify for U.C.F.C.U. membership. U.C.F.C.U. is federally insured by NCUA.

**Must borrow \$7,500.00 or more to qualify. APR= Annual Percentage Rate. Example: A \$10,000 loan financed for 60 months at 5.90% would have a monthly payment of approximately \$193.00. You will be informed of the annual percentage rate for which you qualify before you become contractually liable for the loan account. Must qualify for U.C.F.C.U. membership. Other restrictions may apply. UCFCU reserves the right to modify or cancel this loan promotion at any time. U.C.F.C.U. is federally insured by NCUA.

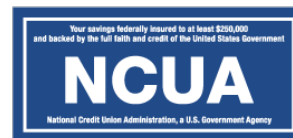
***The Actual Annual Percentage Rate you will receive will be based upon additional closing costs and/or other fees. Example (7-Year Fix): A mortgage loan of \$75,000.00 for 7 years at 3.325% APR will have a monthly payment of \$990.66. Example (18-Year Fix): A mortgage loan of \$100,000.00 for 18 years at 3.977% APR will have a monthly payment of \$642.47. Taxes and insurance not included; your actual payment obligation will be higher. You will be informed of the annual percentage rate for which you qualify before you become contractually liable for the loan account. Must credit qualify. Other restrictions may apply. UCFCU reserves the right to modify or cancel this loan promotion at any time. Must qualify for UCFCU membership. UCFCU NMLS#516914, David NMLS#2117804, Mishaela NMLS#1768645, Kali NMLS#1839599. UCFCU is an Equal Housing Lender. Federally insured by NCUA.

Have a GREAT Day! :)

The Upper Cumberland FCU Team

Need help or have questions? Please contact US!

931.484.9433
helpdesk@ucfcu.org



UCFCU ATMs, Online Banking, and Mobile Banking open 24/7

How to Create a Budget You'll Actually Follow

The thought of having to have a budget may worry you. It may even scare you! It is hard to know how much you will spend every month on the things you need to buy and the debts you need to pay. Yet, you may know that having a budget is critically important to maintaining your financial health. It all comes down to creating a budget that is designed well enough to allow you the flexibility you need. So, how do you create a budget that you can actually follow? Consider these steps.



[Click Here To Read The Full Article](#)



KNOW THE HISTORY

Make sure to pull a Carfax report on the vehicle you intend to buy. It will provide a detailed history of known repairs, maintenance, & accident information.



DO YOUR RESEARCH

Know the true value of the vehicle before purchasing. Easily find this information through Kelley Blue Book (www.kbb.com) or contact the credit union.



BUYING AS-IS

If you are purchasing from an individual, you are essentially buying the vehicle as-is. If there are any problems with the vehicle after purchase, it can be very difficult to hold the previous owner accountable.



A FULL INSPECTION

It's wise to pay a small fee and have a full inspection done by a mechanic or repair shop prior to purchasing.



REVIEW ALL GUARANTEES & WARRANTIES

These can vary from one location to the next. Make sure you understand what is covered and for how long.

Upper Cumberland FCU | 931.484.9433 | Fax 931.456.0521 | helpdesk@ucfcu.org | www.ucfcu.org

STAY CONNECTED

