



A Better Way to Bank



Your monthly news & updates

- **Auto Loan Special- New Purchase or Refinance!**
- **Christmas Loans Now Available!**
- **Beware the Blackmailing Scam!**
- **Holiday Closings.**
- **Dining In Recipe.**

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**You can drive for less when
you Buy or Refinance with US!**

"You could drive away with a rate as low as 3.90%APR"

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*APR= Annual Percentage Rate. Rates may change at any time. Must credit qualify. Some restrictions do apply. Rate available November 1- December 31st of the 2018 year. Origination fee on new purchases ONLY! Insured by NCUA.



**APPLY TODAY
FOR YOUR
CHRISTMAS LOAN!**

UP TO \$1,500 MAXIMUM

RATE IS

7.90%*APR

TERM OF UP TO 12 MONTHS

EXAMPLE \$95 PER \$1,000

FOR 12 MONTHS @ 7.90% APR

*APR-ANNUAL PERCENTAGE RATE. Other terms and conditions may apply. Offer runs November 1st- December 31st. Rates are subject to change without notice. Must be eligible for membership to qualify.

[Beware The Blackmailing Scam!](#)

Blackmail and extortion are some of the oldest tricks in the book -- because they work. That's why a fresh wave of these scams hit the internet last month, ensnaring dozens of victims. Here's what you need to know about these scams.

How it works~

The victim gets an email from a "hacker" claiming to have cracked their passwords, broken into their computer and used their webcam to watch online activity. They'll threaten to reveal that the victim has been visiting disreputable sites or to loot their accounts—unless the victim pays a steep price. To prove that they are "legitimate," the scammers will share a password that the victim had used many years ago. They'll often include the password in the subject line to grab the victim's attention.

[Read more here!](#)

Holiday Schedule

- **December 24th -
Closing at 12:30 pm**
- **December 25th- Closed**

- **January 1st -Closed**
- **January 21st -Closed**

ATM, Online Banking and Mobile Banking open 24/7.



Dining In Recipe

Tater Tot Lasagna



This awesome twist on an old favorite will have everybody reaching for seconds!

Yield: 12 servings

Prep time: 15 minutes

Cook time: 45 minutes

Ingredients:

- 1 lb. ground beef, ground chicken, or ground turkey
- 1½ teaspoon garlic powder
- 1 24-ounce jar marinara sauce
- 1 cup water
- 2 cups shredded mozzarella cheese, divided
- ½ cup grated Parmesan, divided
- 1 15-ounce container low-fat ricotta cheese
- 1 egg, beaten
- 1 bag frozen Tater Tots

Directions:

1. Preheat oven to 350° F
2. In a large skillet, brown and crumble ground beef or poultry over medium-high heat. Sprinkle on the garlic powder, mixing it into the meat.
3. When the meat is browned, drain excess grease and return meat to skillet.
4. Add marinara sauce and then add the water to the skillet. Stir until combined, then turn off burner.
5. In a large mixing bowl, combine 1 cup mozzarella, ¼ cup grated Parmesan, all of the ricotta and the beaten egg.
6. Pour enough of the meat sauce to lightly coat the bottom of a 13-x-9 pan. Top with a layer of tater tots, then the ricotta mixture, and a layer of meat sauce. Cover with another layer of tots, add more meat sauce, then sprinkle on the remaining mozzarella and Parmesan cheese.
7. Bake for 45 minutes or until the cheese has melted and the tots are lightly browned.



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