

# UPPER CUMBERLAND FEDERAL CREDIT UNION

member owned

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## New UCFCU Lending Branch Opens in Cookeville!

You now have a Credit Union branch located on the square in downtown Cookeville at 228 East Broad Street, Suite 110, next to Poets coffee on the Putnam County Courthouse Square. See page 2 of this newsletter for more info and photos.

### Medicare Seminar

**Thursday, October 11  
at 5:00 pm at the  
Cumberland County  
Community Complex**

Tony King will offer a free educational seminar to credit union members reaching age 65 or for Seniors over the age of 65 on the different Medicare plans.

**If interested, please call  
931-250-5107**

### International Credit Union Day is October 18<sup>th</sup>

**Join us at any of our 4 branches to Celebrate International Credit Union Day!**



Your International Credit Union Day celebration will include the following for our members:

- Auto Recapture- \$200 plus 60 days no payments. - for the week of ICU Day October 15th-20th 2018\*
- Refer a Friend for the entire month of October and get a gift! See below for more information.

*\* Restrictions apply. Existing UCFCU Auto Loans do not qualify. Minimum loan balance to refinance is \$10,000.*

--- ✂ --- **CUT HERE AND RETURN TO YOUR UCFCU BRANCH OFFICE** ---

## Refer a Friend

Are you happy to be a UCFCU member? Don't keep it to yourself, share us with your friends! If you refer a friend, family member, or a neighbor and they open an account we'll give you both a gift!

We want to grow our community! If you refer a person to us who opens a checking account with a qualifying service listed below we will give you both \$25!\*

- Loans (Auto, Home, Land, Personal)
- Direct Deposit
- E-Statements and Online Banking

Return form to UCFCU by mail, fax (931-456-0521), or drop off at any of our Branches.

UCFCU • P.O. Box 529 • Crossville, TN 38557

New Member Name:
Address:
City, State, ZIP:
Email:
Phone:
Referring Member Name:
Referring Member UCFCU Account #:

\*All new accounts are subject to UCFCU standard account membership terms and disclosures. Eligible account types are Classic Checking, Advance \$300 Checking and Advance \$600 Checking. Referral coupon must be submitted at the time the new member opens the account. Referring member and new member must be active (by conducting at least 6 transactions) and the account remain in good standing during the 90 days from the date of new member's account opening to be eligible for the incentive. Existing primary member and a joint owner opening a new membership account does not qualify as a new member. Former members qualify as a new member provided their previous account was closed more than six months prior to the date of reopening an account. A member may not engage in fraudulent activity to earn a referral bonus. UCFCU may modify the terms of the referral program without prior notice and reserves the right to end this program at any time.

# President's Message

We are very proud to announce that UCFCU opened a fourth branch office on September 10, 2018. This latest location will primarily operate as a loan office and will specialize in opening accounts for members who are borrowing money to purchase land, a building lot, home, mobile home, or new and/or used automobile. This office will also specialize in refinancing or consolidating payments to help members meet their long-term financial goals. Members can also sign up at the Cookeville office for convenient services such as home banking, bill pay, mobile deposit, ATM and debit cards.

The new office is located at the heart of downtown Cookeville just off the courthouse square. The address is 228 East Broad St., Suite 110, Cookeville, TN 38501. We do hope you stop by and meet our staff in Cookeville as well as the staff at the other credit union locations in Clarkrange and Crossville!

~ Denise E. Cooper



Come visit our new UCFCU Lending Branch at 228 East Broad Street in Cookeville!

Want to see what the credit union is up to quicker? Visit our Photo Gallery on our website at [https://ucfcu.org/about\\_gallery.htm](https://ucfcu.org/about_gallery.htm)

# Double Points on ALL PURCHASES for the entire months of November and December!

For all of November and December, every purchase you make on your UCFCU MasterCard® Credit Card will earn you DOUBLE POINTS on your ScoreCard® Rewards.

**You can redeem your points for travel, electronics, gift cards and much more!**

Don't have the UCFCU MasterCard® Credit Card? Apply today at [http://ucfcu.org/loans\\_applications.htm](http://ucfcu.org/loans_applications.htm) or call 931-250-5122.

POWERED BY  
**SCORECARD®**

Visit the website to get started today!  
[www.scorecardrewards.com](http://www.scorecardrewards.com)

**Did you know that you can pay your MasterCard® bill online?**

**Here is the website:**  
<https://www.ezcardinfo.com/>

*Your Credit Union - Member Owned*

Do you have an event you would like us to attend?

Email Brooke at [brooke@ucfcu.org](mailto:brooke@ucfcu.org) or

David at [drobbs@ucfcu.org](mailto:drobbs@ucfcu.org)

# Skip a Payment!

**November or December you can be payment free!**

You can skip a payment on your qualifying credit union loans and have some extra money for those winter expenses.\*

- Excluded Loans: Mortgages, Credit Cards, Term Notes, HELOC's
- Interest will continue to accrue during the deferral period.
- The deferral will extend the loan repayment term.
- By skipping this payment, the benefit from disability, life and/or GAP Insurance may be reduced by the amount of the payment skipped.

**Call today to set up your skip a pay! 931.250.5122 or Fill out the form below and return it to the credit union.**

\*\$35 fee for **each** loan on which you request to skip a payment. You must have the fee amount in your UCFCU savings or checking prior to the loan due date.

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Loans to skip a payment on (circle one):

**November or December**

Loan # \_\_\_\_\_

Loan # \_\_\_\_\_

Loan # \_\_\_\_\_

Loan # \_\_\_\_\_

Take the \$35 fee(s) from my: Savings \_\_\_\_\_ Checking \_\_\_\_\_

\*\*All payroll deductions and/or automatic ACH/electronic transfer money will remain in your account.

*By signing below I agree to amend the terms of my original loan agreement.*

Signature \_\_\_\_\_

Phone # \_\_\_\_\_ Date \_\_\_\_\_

**Return form to UCFCU by mail, fax (931-456-0521) or drop off at any of our Branches.**

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## CO-OP ATM Member Testimonial

Have you ever been going on a day trip and realize you don't have enough cash on hand? That is exactly what happened to our member Brooke – member since 2015 on August 8<sup>th</sup> 2018.

“My daughter and I were taking a day trip to Dollywood to celebrate her starting Kindergarten and when I got off the exit in Sevierville I realized I didn't have enough cash for the day. So I pulled up my UCFCU Mobile app found the number to text, I asked Siri what zip code I was in and then I texted the zip code to the number (91989). I immediately got two locations texted to me and then the option to receive more to be texted to me. It was so easy!”

Next time you find yourself in that situation hopefully you will be able to use that service provided by your credit union. Remember with the Shared Branching and CO-OP ATM's you have access to your money 24/7 at nearly 30,000 surcharge-free ATM's. Visit their website [www.co-opcreditunions.org](http://www.co-opcreditunions.org), call 888.748.3266 or text your zip code to 91989.



**MORE SURCHARGE-FREE ATMs THAN  
SOME OF THE BIGGEST BANKS.**

