

# UPPER CUMBERLAND FEDERAL CREDIT UNION

Mortgages • Auto Loans • Checking & Savings

## ARTICLES

2. UCFCU Cookeville Branch 3. Skip-a-Pay, Holiday Loan Special, and More!

## We Love Our COMMUNITY



We are **PROUD** to be this year's title sponsor of the Upper Cumberland Bigfoot Festival! Proceeds from the event will go to Creative Compassion's Veteran Assistance Program & Serve Strong: The Corban Scott Goad Memorial Foundation. The event will be held October 19, 2024.

[www.ucbigfoot.com](http://www.ucbigfoot.com)



Upper Cumberland FCU welcomed back faculty & staff of Fentress and Cumberland County schools during their teacher convocation events.



### Gift Cards: A Scammer's Best Friend

Racks of gift cards can be found for sale in almost every store. Their popularity, availability, and ease of purchasing make them a top choice for many consumers. However, those same qualities are precisely what makes them attractive to fraudsters.

### Why Fraudsters Prefer Gift Cards

The popularity of gift cards comes down to convenience. They're easy to find and buy and can be used to cover a variety of needs. Unfortunately, those same qualities make gift cards an attractive choice to criminals.

### Common Gift Card Scam Tactics

**High Pressure:** A common feature of gift card scams is pressuring you to act immediately, typically under threat of legal action, such as from the IRS.

**Persistence:** Whether the fraudster is posing as a family member in need or attempting to impersonate a legitimate business, they will remain very persistent in their requests. They will likely send you a flood of messages to keep you engaged and interacting with them.

**Constant Contact:** The fraudster may insist on staying on the phone with you while you're buying the gift cards or bombard you with messages so they can be assured you comply with their request.

**Urgency:** The scammer will immediately ask you for the access code or PIN on the

gift cards upon purchase. They want to waste no time using the money they've stolen from you to fund their nefarious schemes.

### Only Use Gift Cards for Gifts

Gift cards are meant to be gifts for friends and family members, not as a form of payment for bills, taxes, or other needs. Down below are some tips to help protect yourself from scammers.

**Don't Buy in Bulk:** If you're instructed to purchase a variety of gift cards in varying amounts, it will almost always be a scam. Fraudsters will try to break up the requested amount, making it harder for authorities to track.

**Never Share Codes:** Never give out the access code or PIN to your gift card to anyone for any reason. Don't take pictures of gift cards you purchase.

### Companies Don't Accept Gift Cards:

Remember that reputable companies and government agencies DO NOT accept gift cards as valid forms of payment (unless it's a specific gift card for their location). You cannot use gift cards to pay taxes or tax penalties with the IRS, legal fees, or bail money. You also cannot use gift cards to pay bills with your electric, water, or other utility companies.

If you suspect you were targeted by a scam or have been a victim of fraud, please stop by any of our branch locations or give us a call at 931.484.8433.



# FREE Rabies Vaccinations

## AVAILABLE AT

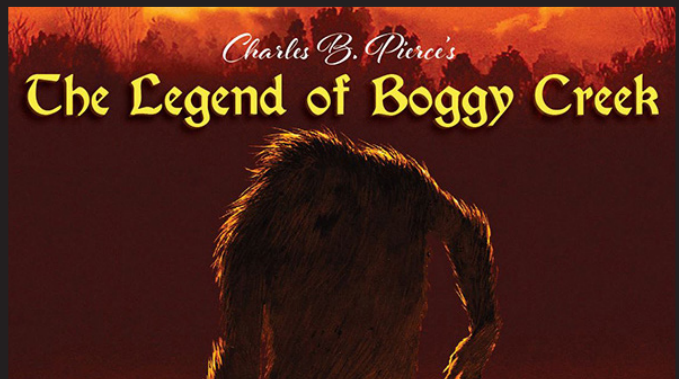
Best Friends Veterinary Hospital  
225 Sparta Hwy, Crossville TN

**Saturday  
September 28**  
8AM - 12PM CT

May end sooner if  
they run out of  
vaccines. Rabies  
clinic is for canines  
and felines!

**FREE for Upper Cumberland  
FCU members only!\***

\*UCFCU Members will be asked to provide proof of membership and a Photo ID. Vaccinations will be provided on a first come, first served basis; No rainchecks. Vaccinate at your own risk, UCFCU is not responsible for any pet injuries or fatalities.



Sponsored By: Upper Cumberland FCU

## Bigfoot Movie Night The Legend of Boggy Creek

We invite you to attend bigfoot movie  
night!

Historic Palace Theatre  
72 S Main St., Crossville TN  
Tuesday, October 15 at 7:00PM CT

Movie is **FREE** to the public. Concessions  
will be sold. A soda, snack, and popcorn  
combo will be available for \$5.

## UCFCU Cookeville Branch Now OPEN!



The NEW UCFCU Cookeville Branch is now  
OPEN! It features a 3-lane drive thru with  
an ATM & night drop, spacious parking  
area, and updated hours to better serve  
our members!

It is conveniently located at:

**1515 Interstate Drive, Cookeville TN**  
(next to Meadows Homes)

### UCFCU Cookeville's New Hours

**MONDAY - THURSDAY: 8AM - 4:30PM**

**FRIDAY: 8AM - 5PM**

**SATURDAY: 8AM - 12PM (DRIVE THRU  
ONLY)**

Don't forget, September 30, 2024, is the  
last day to enter the UCFCU Cookeville  
Branch Grand Opening Cash Giveaways!  
For more information, visit:

[www.ucfcu.org/prizes](http://www.ucfcu.org/prizes)

# Upper Cumberland FCU



## Little Helper Loan

UP TO \$1,500 MAXIMUM

Rate Is:

# 12.90% APR\*

A Term of Up To 12 Months

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\*APR = Annual Percentage Rate. Example \$140 per \$1,500 for 12 months @ 12.90% APR. Offer runs November 1st - December 31st 2024. Rates are subject to change without notice. You are required to be a UCFCU member for at least six (6) months to qualify for the Christmas Loan product. Other terms and conditions do apply. Please speak with a UCFCU loan specialist for more information.

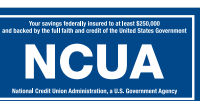
### Upcoming Federal Holiday Closings

Monday, October 14th - Columbus Day

Monday, November 11th - Veterans Day

Thursday, November 28th - Thanksgiving Day

Visit our website for a complete list of  
2024 Federal Holiday Closings.



UCFCU NMLS#:516914

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# Skip A Payment!

**This November or December you could be payment FREE!\***

- Interest will continue to accrue during the deferral period.

- By skipping this payment, the benefit from disability, life and/or GAP Insurance may be reduced by the amount of the payment skipped.

**Submit your Skip-a-Pay through home banking today or call 931.250.5122! You also have the option to fill out the form below and return it to the credit union.**

\*\$35.00 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.

Loan(s) to skip payment on (circle one):  
November OR December

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

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

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

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

Take \$35.00 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 \_\_\_\_\_

**Excluded Loans:** Mortgages, Credit Cards, Term Notes, HELOC's

Return form to UCFCU by mail, fax 931.456.0521, or drop off at any of our 4 locations.

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

CUT HERE AND RETURN TO YOUR UCFCU BRANCH OFFICE





PO Box 529 • Crossville, TN 38557

PRSR STD  
US POSTAGE  
PAID  
COOKEVILLE, TN  
PERMIT NO 127



## UPPER CUMBERLAND FEDERAL CREDIT UNION

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### **Get Upper Cumberland FCU financing at select dealerships!**

We've partnered with a variety of dealerships to bring our financing to YOU! This allows for you to finance with Upper Cumberland FCU whenever it's most convenient for you without the need to stop by one of our locations. Just let your salesperson know that you want Upper Cumberland FCU to finance your loan and they'll handle your paperwork.

**Start your car buying journey today!**  
[www.ucfcu.org](http://www.ucfcu.org)