

UPPER CUMBERLAND FEDERAL CREDIT UNION

Mortgages • Auto Loans • Checking & Savings

ARTICLES

2. Annual Meeting Prize Winners 3. Community Outreach 4. Consumer Loan Special

Highlights of the 88th Annual Meeting - March 28th, 2023

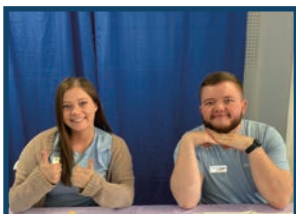
The 88th annual meeting of the members of Upper Cumberland Federal Credit Union was held at the Cumberland County Community Complex in Crossville, Tennessee on Tuesday, March 28, 2023, at 5:00 PM. A few of the highlights of the meeting:

Chief Executive Officer, Denise Cooper, announced that all staff and every department had worked very well together this past year during all the work it takes to convert to a different core system. Jessie Belicek was the winner of the Employee of the Year Award and the Distinguished Service Award for outstanding leadership during and after the core system conversion. UCFCU has 35 employees across four branch locations where all staff demonstrate great work ethics, awesome team work, and a dedication to member service every single day.

Melissa Hedgecoth organized the staff and was instrumental in planning for the annual meeting (food, decorations, set-up, and theme). A total of \$1,950 was awarded in various door prize drawings. Cash prize winners received either \$25 or \$50. Ten lucky members won Food City gift cards in the amount of \$100 each card. There were several non-cash door prizes as well.

Election results for the Board of Directors: Tony Brock, Sue Tollett, Nancy Hyder, Mike Allen

We appreciate every one of our dedicated volunteers who govern the credit union.



President/CEO Message

Members Concerned About Their Future

Our staff and I have talked to many concerned members over the past few months who are extremely worried about how inflation has increased the price of food, household items, transportation, and housing. UCFCU's mission is to serve our members and help them to make the best financial decisions possible.

In the world we live in today, we highly encourage members to take a hard look at their current financial situation and take steps to be in better financial shape. Consolidation loans can be a great way to have a collectively lower interest rate or manage and lower your monthly payments. However, consolidation loans are not a good choice if you continue to borrow money after consolidating your loans, this inevitably puts you back in the same position as you were before.

If you want to work toward a goal of being financially secure, please call our Loan Department 931-484-9433 or for larger consolidations reach out to our Mortgage Department at extensions 1005(Kali) or 105(Brittney). Being in better financial health can also improve your overall health when you are not carrying the stress and burden of overwhelming financial problems.

-Denise E. Cooper

Some of our many prize winners!



Karaoke Machine



\$25



\$25



JBL Earbuds



\$25



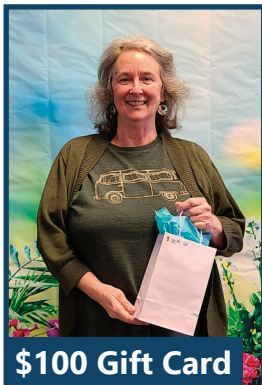
\$50



\$100 Gift Card



\$100 Gift Card



\$100 Gift Card



\$100 Gift Card



\$100 Gift Card



\$100 Gift Card

We Love Our COMMUNITY



We were proud to present \$250 to the Fentress County Rescue Squad.



Congratulations to our three scholarship recipients at TCAT of Crossville, TN!

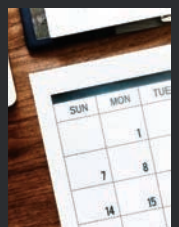


We Love Our Community

We were proud to present the Y.A.I. Track Team (Jamestown, TN) with a donation of \$400. David (pictured right) also had the opportunity to speak to Y.A.I. students about personal finance.

Upcoming Federal Holiday Closings

- September 4th - Labor Day
- October 9th - Columbus Day
- November 11th - Veterans Day
- November 23rd - Thanksgiving Day



Congratulations to Bryan Hudgins!

At the 41st Annual Tennessee Marine Corps League Convention, Bryan Hudgins was voted Marine of the Year! Bryan Hudgins was a credit union volunteer during the 1980's while working full time at the Carter Ink manufacturing plant. In the 1980's the credit union did not have any loan officers on staff. Instead, there was a loan committee made up of three volunteers who approved loans



on a daily basis. Most of these loans would be approved during the volunteers lunch break. Bryan Hudgins approved hundreds of loans to credit union members during a span of several years while working full-time and also serving in the Marine reserve. He continues to volunteer in his community to help many non-profit organizations to thrive. Hats off to Bryan Hudgins!

Statistics as of May 31, 2023

(Serving our communities with affordable loan options)

12 month Loan Growth:	\$4.44 million - 6.91%
12 month Share Growth:	\$2.55 million – 2.48%
Loans approved Year-to-Date:	\$11.76 million – 1,966 loans
Average # of Loans Approved each month:	393 Loans Approved
Loans (Auto, Motorcycle, Boat, ATV, UTV):	\$37.77 million
Loans (Campers/Recreational Vehicles):	\$2.32 million
Farm Equipment:	\$1.13 million
Mortgages (Homes, Land, HELOC):	\$21.64 million
Personal Loans & Line of Credit:	\$5.33 million

Call our friendly loan staff at 931-484-9433 ext. 122

WE WANT TO HEAR FROM YOU!



We strive for EXCELLENT customer & member service!

Simply leave us a Google review by following [this link](#) or scanning the QR code and you'll automatically be entered to win a \$100 gift card.

Thank you for being a valued member of our credit union family!



Denise Cooper

President, Upper Cumberland Federal Credit Union



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