

MEMBER NEWSLETTER



Beware of Gift Card Scams

Gift Cards are for gifts!

Fraudsters will tell elaborate stories to trick consumers into buying gift cards to steal their money. Fraudsters prefer gift cards because they are easily accessible to everyone, and funds are available immediately. They may say they are from the government, tech support, or a local utility company.

DON'T FALL FOR IT

Gift cards can't be used to pay IRS tax payments, penalties, or fees. They also can't be used to pay utility bills or other invoices (unless it's a gift card for that specific business).



Free Yourself From Debt

Consolidation Loans

Rates Starting At

12.90% APR*

60 Month Term

Apply Today

www.ucfcu.org

931.250.5122

**APR=Annual Percentage Rate. Example: Monthly payment on \$15,000 at 13.475% APR for 60 months with a \$195 origination fee is \$344.83. You will be informed of the annual percent rate for which you qualify before you become contractually liable for the loan account. Restrictions may apply. Rates are subject to change without notice. Must qualify for UCFCU Membership. UCFCU is an Equal Housing Lender, federally insured by NCUA. UCFCU NMLS#: 516914*



Finance your Dreamland!

Land Loan Special

Fixed Rate

6.50% APR*

20 Year Term

Inquire TODAY!

Mortgage@ucfcu.org

931.400.5412

**APR= Annual Percentage Rate. The actual Annual Percentage Rate you will receive will be based upon additional closing costs and/or other fees. Example: A land loan of \$100,000 for 20 years at 6.627% APR will have a monthly payment of \$745.77. 20% down payment required. 1% origination fee. 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. Other restrictions may apply. UCFCU reserves the right to modify or cancel this loan promotion at any time. UCFCU NMLS#516914. UCFCU is an Equal Housing Lender, Federally insured by NCUA.*

Upcoming Federal Holiday Closings

Memorial Day

Monday: May 26, 2025

Juneteenth

Thursday: June 19, 2025

Independence Day

Friday: July 4, 2025

Labor Day

Monday: September 1, 2025

2025 Federal Holiday Closings

www.ucfcu.org/connect/federalholidayclosings

**UPPER CUMBERLAND
FEDERAL CREDIT UNION**

Mortgages • Auto Loans • Checking & Savings



**UCFCU
NMLS#:
516914**

www.ucfcu.org • 931.484.9433

@UpperCumberlandFederalCreditUnion



UCFCU 90th Annual Meeting Information & Board Nominees

You are cordially invited to attend UCFCU's 90th Annual Meeting! The Upper Cumberland FCU Annual Meeting is scheduled for **5:00PM Central on Tuesday, March 25, 2025**, at the Cumberland County Community Complex. We hope to see you there!

Board member nominations by petition require a minimum of 87 signatures (1% of membership as of December 31, 2024) and must be submitted to UCFCU's Marketing Department, CUDesigns@ucfcu.org, no later than 4:00PM on Friday, March 14, 2025. Biographical data and a signed "Notice of Willingness to Serve" must accompany petitions. Blank petitions and "Willingness to Serve" notices may be obtained by calling 931-250-5133. You also have the option of sending an email to jessie@ucfcu.org.

UCFCU Board Member Nominees

Mike Allen

Education: Mike graduated with degrees in Marketing and History from Tennessee Tech University. He also has an MBA from Ashland University in Ohio.

Work Experience: Mike works as the VP of Sales, Eastern US for Renold Corporation. His previous position was as Director of Sales and Marketing- North America for Rexnord Corp.

Credit Union Service: Credit Union member for over two years. Served on the credit union board for over two years.

Tony Brock, Director

Education: Tony has three degrees from Tennessee Technological University: a B.S. in Secondary Education and a MA and Ed.S in Administration and Supervision.

Work Experience: Tony is a veteran of the U.S. Navy. He taught school in Cumberland County for over 30 years with a major concentration in teaching Economics and Personal Finance. Tony served as a lead negotiator for the Cumberland County Education Association for several years to develop contracts for educators and foster communication between educators and administration. Tony also served as a Cumberland County school board member.

Credit Union Service: Credit Union member for over 30 years. Has served as a credit union director for 13 years.

Nancy Hyder, Secretary

Education: Nancy Hyder graduated from Tennessee Technological University with a Bachelor of Science in Education--Social Science, Masters in Guidance and Psychology, and an Ed.S. in Administration and Supervision and has achieved Level 1 status of the County Officials Certificate Training Program from the University of Tennessee.

Work Experience: Nancy retired from the Cumberland County School System after 43 years. She served as a teacher, coach, guidance counselor, and assistant principal. Nancy has also served as a Cumberland County Commissioner representing the 2nd District for 31 years. She has served on the Budget, Finance, Purchasing, Building and Grounds, Emergency Services, Delinquent Tax, and Health and Safety Standards Board Committees.

Credit Union Service: Credit Union member for over 46 years and has served as a credit union director for over 30 years.

Sue Tollett, UCFCU Treasurer and ALCO Member

Education: Sue Tollett has a certificate from the University of Tennessee as a Certified Public Administrator with the Tennessee County Officials Public Training Program.

Work Experience: Sue retired as Cumberland County Clerk and Master, a position she held for over 41 years. Sue served as clerk to three different courts and coordinated court dates and budgeting for all three courts. Sue was responsible for budgeting for the Clerk and Master office and worked diligently to increase efficiency. This efficiency helped Sue to maintain a staff of less than 10 employees for almost four decades.

Credit Union Service: Credit Union member for over 35 years and has served as the credit union treasurer for over 20 years.