

# UPPER CUMBERLAND FEDERAL CREDIT UNION

Mortgages • Auto Loans • Checking & Savings

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## Guarding Against Romance Scams

A romance scam takes place when a fraudster displays romantic intentions towards you using social media platforms or dating websites. The fraudster works to gain your affection and trust and then uses that trust to get you to send them money under false pretenses when their true intent is to defraud you or cause you to become complicit in illegal activities. If someone you meet online needs your bank account information to deposit money, they are most likely using your account to carry out other theft and fraud schemes.

- 1. Never** give out your home banking login credentials to anyone for any reason .
- 2. Never** send money to someone you have only met online and have never met in person.
- 3. Never** allow someone to deposit a check to your account using mobile deposit.
- 4. Never** send money to anyone claiming to be overseas that needs financial assistance to return to the United States if you have never met them in person.
- Look for typos, grammatical errors such as misuse of punctuation and capitalization and spelling, mismatched names or invalid financial institution information on any checks received
- If the individual asking you to perform any kind of financial transaction communicates only through social media platforms or dating websites and is not willing to speak on the phone or meet in person, do not agree to their request

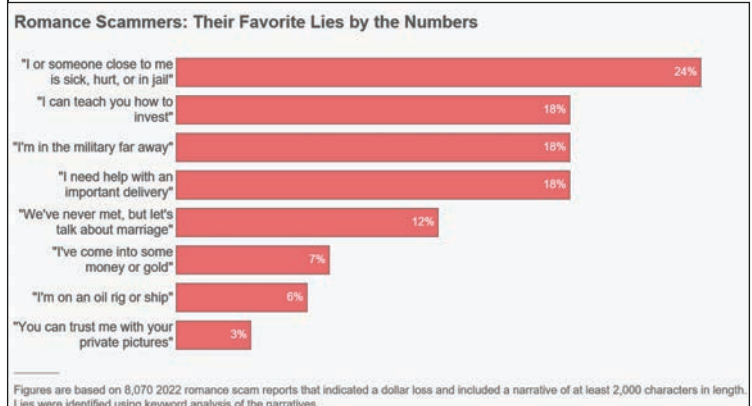
**7. Never** perform financial transactions for someone you have only met online. These transactions could include, but are not limited to, accepting funds from someone with the stipulation you send a portion of the funds to someone else via money order, iTunes gift cards, Bitcoin, money wire, Cash App, Venmo or other money transfer apps.

**8.** Do not deposit a check using mobile deposit if it was mailed to you unexpectedly, a request to return a portion of the funds was made, or the check has a stamped endorsement on the back.

**9.** Keeping any form of overpayment, or sending a portion of the funds using any of the methods listed above, may result in you being held responsible for repayment of all funds spent if the transaction is deemed fraudulent.

### We're Here to Help!

If you feel as though you may be a victim of a romance scam or have questions about a possible scam, please contact us! You may stop by any of our convenient locations or give us a call at **931-250-5114**.



Source: www.ftc.gov

# 88th Annual Meeting

You are cordially invited to attend UCFCU's Annual Meeting! The **Upper Cumberland Federal Credit Union Annual Meeting** is scheduled for **5:00PM on Tuesday, March 28th** at the **Cumberland County Community Complex**.

The nominating committee has nominated the following people: Mike Allen, Tony Brock, Nancy Hyder, and Sue Tollett. Their biographical data is included below.

Board member nominations by petition require a minimum of 84 signatures (1% of membership as of December 31, 2022) and must be submitted to the Secretary, Nancy Hyder at nancyjhyder@yahoo.com no later than 4:00 pm on Friday, March 24, 2023. 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 931-337-5340 or 931-250-5133. You also have the option of sending an email to jessie@ucfcu.org.

In the event there are no nominating petitions filed by the general membership, nominees submitted by the Nominating Committee will be elected by acclamation. Nominations will not be accepted from the floor at the Annual Meeting if there is at least one nominee for each position to be filled. The results of the 2023 Annual Election will be announced at the Annual Meeting.

## 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 six months.

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### Tony Brock, Director

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

**Work Experience:** Tony taught school in Cumberland County for over 30 years with a major concentration in teaching Economics and Personal Finance. Tony also 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 is currently serving as a Cumberland County school board member.

**Credit Union Service:** Credit Union member for over 28 years. Has served as a credit union director for 11 years.

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## **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 44 years and has served as a credit union director for over 28 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 served as Cumberland County Clerk and Master for 41 years and recently retired. Sue served as clerk to three different courts and coordinates court dates and budgeting for all three courts. Sue was responsible for budgeting for the Clerk and Master office. Sue worked diligently to increase efficiency which helped Sue to maintain a staff of less than 10 employees for almost four decades.

**Credit Union Service:** Credit Union member for over 33 years and has served as the credit union treasurer for over 18 years.

## **HAVE YOU TRIED THE NEW HOME BANKING?**

With the NEW home banking platform you can pay bills, deposit checks(via app only), transfer money, make loan payments, access eZCard, start a conversation with us, and MORE!



Download the UCFCU Mobile App Today!



## **Upcoming Federal Holiday Closings**

**Memorial Day** - Monday, May 29th

**Juneteenth** - Monday, June 19th

**Independence Day** - Tuesday, July 4th

**Labor Day** - Monday, September 4th

Visit our website for a complete list of 2023 Federal Holiday Closings



## **Title Sponsor of the 2022 Upper Cumberland Bigfoot Festival!**

We were proud to be the title sponsor of the 2022 Upper Cumberland Bigfoot Festival. All proceeds from the event went directly into helping people of Cumberland County. What a great, fun way to support the community!



PO Box 529 • Crossville, TN 38557

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# Ask about our loan rate discounts!

Did you know that we offer discounts on select UCFCU loan rates all year round? Stop by or give us a call at **931.250.5122** to see how to qualify!

\*Restrictions apply, please speak to a UCFCU Loan Specialist for details.

