



Together We Grow



## Your monthly news & updates

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- Dates to Remember
- Giveaways
- Don't Get Caught in a Pyramid Scheme!
- Beneficiary Importance
- Direct Deposit or Pay Card?

[Visit our Website](#)



## Dates to Remember

- May 12th - Mother's Day
- May 27th - Memorial Day - **All 4 Branches are closed for this federal holiday.**
- June 7th - Lobby Day Snacks in all 4 Branches
- June 14th - Flag Day
- June 16th - Father's Day
- June 21st - First Day of Summer

*ATM, Online Banking, and Mobile Banking open 24/7*

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# Save on Dryer Sheets

Dump your dryer sheets and stick a **ball of aluminum foil** in your dryer instead. It's a **greener choice** that does the job just fine-for a **fraction of the cost!**

## IT'S TIME FOR A Giveaway

We wouldn't be here if it weren't for our members. We are having giveaways **April 1st - June 29th 2019** to show appreciation for our members!

### New Money Giveaway

Every UCFCU member that finances a new auto loan or transfers an auto loan from a different lender during **April 1st - June 29th of 2019** will be entered for a chance to win a \$500.00 gift certificate to Shadden's!!

### Member Appreciation Giveaway\*

Visit one of our convenient locations to enter for a chance to win one of our Member Appreciation prizes!

#### Crossville Main Branch

Fire pit & S'mores Kit

#### Crossville South Branch

Tent & Camping Package

#### Clarkrange Branch

Portable Grill and Cooler Package

#### Cookeville Branch

Kayak and Paddle

\*ONE entry per DAY, PER member, PER branch. Must be an UPPER CUMBERLAND FEDERAL CREDIT UNION member to qualify. Member's account must be open at time of drawing to win. Employees are not eligible to win. Winner will be announced on social media and by phone.

**DON'T GET CAUGHT IN**



## A PYRAMID SCHEME!

Pyramid schemes have been around for years, but scammers are still growing rich off them. Let's look at what constitutes a pyramid scheme and how to avoid falling for one.

[Click Here to read the full article](#)

### **Life Happens.**

Marriage, children, divorce, remarriage... A lot of things can happen between now and when you pass away. Don't let what happens to your funds be a question after you are gone. Take **CONTROL** of your funds by keeping your beneficiaries up to date with us here at the Upper Cumberland FCU.

Questions? Please give us a call TODAY at [931.484.9433](tel:931.484.9433) ext. [136](tel:931.484.9433), [137](tel:931.484.9433), or [141](tel:931.484.9433)

“**IMAGINE THIS!** You have saved money in your account for the past 30 years. You went through a divorce 20 years ago but never changed your beneficiary at the credit union. Your ex-spouse has also passed but the ex-spouse had children from the second marriage. Guess what. Your late ex-spouse's children get the money that you have saved for the past 30 years!”

[Click here to read our Beneficiary Article](#)





## Should I Get My Paycheck Through Direct Deposit or a Pay Card?



**Direct Deposit** means your paycheck is deposited straight into your checking account.



A **Pay Card** works a lot like prepaid gift cards.

### Here's what you need to know about your two options:

#### Direct Deposit



Keep every dollar. There are no fees for putting money into or keeping money in your account.

One-step savings. Have your credit union distribute a portion of your salary into your savings account(s) in addition to your checking each payday.



#### Pay Cards



Attached fees. There can be fees attached to every swipe of your pay card. Withdrawing your cash via ATM will cost money too.



Budgeting blockage. A pay card can feel like cash, and therefore get spent quicker.



Saving challenges. You're less likely to take the extra step of withdrawing the money off your card for depositing into savings.



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