

UPPER CUMBERLAND FEDERAL CREDIT UNION

member owned

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Your credit union visited local businesses in November to say “Thank You” for all they do for our community.



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President's Message

Your credit union has been very involved over the past few months by donating time, services, or financial education to schools or to the community.

During November UCFCU staff also thanked employers for providing a convenient way to save money through payroll deduction or direct deposit. Payroll deduction is a great budgeting tool when employees have part of a payroll check automatically transfer into a Christmas club, checking account, vacation savings, Individual Retirement Account or to automatically repay a loan.

UCFCU is offering an auto loan special from January 1st – March 31st, 2018. If you purchase a used or new auto or if you transfer an existing auto loan from another lender to UCFCU during this time period you can have a choice of receiving a \$100 rebate or 90 days until your first loan payment. Members can also receive an additional 1/4 % discount on the annual percentage rate when repaying the loan automatically through payroll deduction or direct deposit.

The staff and board of directors wish you a very prosperous 2018 and always thank you for your membership.

~ Denise E. Cooper

UCFCU Community Involvement - Your Credit Union In Action.

Your credit union was honored to be able to attend the Brown Elementary Reading Night in November.



UCFCU Sponsored the South Fentress Elementary Perfect Attendance Program for the 2017 and 2018 School Year.



October 2017 Presentation

Your credit union is always happy to present the Mad City Money Budgeting Program to Mr. Shirley's class at the Phoenix School. Thank you Mr. Shirley for your support of what we feel is a great learning tool!



Mr. Shirley's class from November 2017

Your Credit Union was set up at the Stone Memorial HS and Cumberland County HS football game in October of 2017 handing out goodies, doing face painting and had several prizes!



Do you have an event you would like us to attend? Email Brooke at brooke@ucfcu.org or David at [drobbins@ucfcu.org](mailto:drobins@ucfcu.org)
Want to see what the credit union is up to quicker? Visit our Photo Gallery on our website at https://ucfcu.org/about_gallery.htm

83rd Annual Meeting

You are invited to your credit union's annual meeting that will be held at 5:00 pm on Wednesday, March 14th at the Cumberland County Community Complex.

The nominating committee has nominated Rebecca Foster, Jerry Wood and Sally Oglesby to serve on the UCFCU Board of Directors. Their biographical data is included in the next article.

Board member nominations by petition require a minimum of 75 signatures (1% of membership) and must be submitted to the Secretary of the Board of Directors no later than 4:00 pm on Tuesday, March 6th in order to qualify. Biographical data and a signed "Notice of Willingness to Serve" must accompany petitions. Blank petitions and "Willingness to Serve" notices may be obtained by contacting Denise Cooper at 931-250-5107 or send an email to dcooper@ucfcu.org. In the event no nominating petitions are 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 2018 Annual Election will be announced at the Annual Meeting.

UCFCU employees love our community. Your credit union staff made the following Donations in 2017:

Relay for Life (Jan.-May) - \$700.17

FOCCAS (June & August) - \$340.00

United Fund (July) - \$144.00

House of Hope (Sept, Oct, Nov.) - \$392.00



UCFCU Board Member Nominees

Rebecca Foster

Education: Rebecca received her bachelor's degree in nursing from Tennessee Technological University (TTU) in 1990, and her master's degree in nursing in December 2014, also from TTU.

Work Experience: Rebecca is the chief nursing officer at Cumberland Medical Center and is also currently the president-elect on the TN Association for Healthcare Quality (TAHQ) board. She also serves on the advisory board of the TCAT Licensed Practical Nursing Program, the advisory board of the Tennessee Technological University School of Nursing, and the Development Council of the Tennessee Technological University School of Nursing.

Credit Union and/or Community Service: Rebecca serves in a volunteer capacity managing the nurse volunteer schedule for the Bread of Life Rescue Mission. Rebecca has been a credit union member for 21 years.

Jerry Wood

Education: Jerry Wood graduated with a technical degree in electronics.

Work Experience: Founder of Action Heating and Cooling. Started the business in 1994 and currently employs 23 employees with two locations. Jerry has served as Chairman of the Crossville-Cumberland County Chamber of Commerce and served as President of the local Rotary Club.

Credit Union Service: Credit Union member for 25 years. Served as a volunteer credit union director for over 11 years.

Sally Oglesby - Director

Education: B.S. Degree – Middle Tennessee State University – Master Municipal Clerk conferred by IIMC

Work Experience: Retired - City Clerk for the City of Crossville from 1985-2017. Past Board of Director Experience: Cumberland County Playhouse, Kid's Inc., Red Cross, International Institute of Municipal Clerks (IIMC), Tennessee Association of Municipal Clerks and Records, and various councils and committees at First United Methodist Church. Current Board of Director Experience: Cumberland Medical Center, a member of Covenant Health Systems.

Credit Union Service: Credit Union member for 21 years.



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