

UPPER CUMBERLAND FEDERAL CREDIT UNION

member owned

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International Credit Union Day is October 19th 2017



This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

Through the first half of 2016, according to data collected by the Credit Union National Association, credit union members saved \$9.3 billion over what they would have paid at banks: \$1.9 billion through higher yields on savings, \$1.2 billion on lower fees, and \$6.2 billion on lower loan rates.

Why Credit Unions Are Worth Celebrating

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

"The credit union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American credit union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," harkens back to Bergengren's sentiment, and it's meant to serve as a reminder of how effective credit unions like Upper Cumberland FCU are at helping all people chase and achieve their biggest dreams in life.

**Join us at any of our branches from
October 16th through October 21st
to celebrate ICU Day.**

We will be collecting:

- Supplies for the local Animal Shelter
- Non-perishable food items for the local food bank

**You can also make YOUR dream come true
with our Loan Special!**

**Refinance your Auto Loan with UCFCU Oct. 16th – Oct 21st
and we will give you \$200 Plus 60 Days no payments.**

*Restrictions apply. Existing UCFCU Auto Loans do not qualify.
Minimum loan balance to refinance is \$10,000.

DOUBLE POINTS

POWERED BY
SCORECARD

Don't have a UCFCU MasterCard®? Call today to inquire 931-484-9433 ext. 120.

Double Points on your UCFCU MasterCard® Credit Card

Every purchase you make in the entire month of November and December will earn you double rewards points on your MasterCard® Credit Card.

Not enrolled for rewards yet? Visit www.scorecardrewards.com

Did you know you can pay your credit card bill online? Visit here <https://www.ezcardinfo.com/#/>

From the PRESIDENT/CEO



Denise E. Cooper

Your credit union team has been very busy this year preparing for the core system upgrade that took place on May 1st. The last several months have been filled with training our staff and educating our members about the new system. We thank all of the UCFCU staff for staying so positive during the full transition to another core system. We also thank the members for showing patience as they educated themselves on the changes to the financial services.

Also, we want to highlight the popular Christmas club account. Many members have money automatically transferred into their Christmas club on a weekly, bi-weekly, or monthly basis from their paycheck, direct deposit, or from another financial institution. Members tell us they also use this account to pay property taxes, winter heating bills, or pay for a winter vacation. This is also a great way to budget for the possible purchase of a generator during a nasty winter season or to pay for unexpected expenses such as medical, home repair, or auto repair. As of June – 2017 these members had saved over \$1.43 million in their Christmas club account!

We always want to thank you for your membership and if you don't already, be sure to follow us on Facebook, Google +, and Instagram. The links are conveniently located at the bottom of our home page <https://www.ucfcu.org>.

UCFCU Quick Reads

Partner Mailings

UCFCU partners with companies that mail insurance offers to our members. Offers for Accidental Death and Dismemberment, Auto, Home and/or Life Insurance coverage from TruStage. If you receive an offer from them you can rest assured it is one of UCFCU trusted partners.

Mobile Deposit Notice

UCFCU has 4 posting times per business day for your Mobile Deposits. The times are 10:00am, 12:00pm, 2:00pm and 4:00pm. Please note that if you submit a check after 4:00pm that check will be posted the next business day. If a check is submitted after 4:00pm on Friday, anytime Saturday or Sunday they will be posted at the 10:00am posting on the following Monday as long as that is not a Holiday.

Holiday Closings

All credit union branches will be closed for the following Holidays:

- Columbus Day –October 9th 2017
- Veterans Day –November 11th 2017
- Thanksgiving Day –November 23rd 2017
- Christmas Day –December 25th 2017
- New Year's Day –January 1st 2018
- Martin Luther King Jr. Day –January 15th 2018

Surcharge ATM CO-OP

UCFCU is a part of the CO-OP ATM network-which gives you a network of nearly 30,000 surcharge-free ATM's across the United States. Visit this website www.co-opatm.org, text a zip code to 91989 to find a nearby ATM or call 1.888.748.3266 to find a location near you.

How to Avoid the \$5 Monthly Service Charge

To avoid the \$5 month service charge make sure you fit into one of the following options:

- Enroll in Online Banking and eStatements
- Have Direct Deposit or Payroll Deduction post to your account each month
- Have a loan balance with UCFCU
- Keep an aggregate of \$1,000 in your accounts (under the same primary account number)

**WHAT ARE WE THANKFUL
FOR THIS SEASON?**

YOU.

As a not-for-profit financial cooperative,
we're owned by you. When you succeed,
we succeed.

Skip a Payment

During the month of November OR December you can be payment free!

Experience the freedom!

- * Excluded Loans: Mortgages, Credit Cards, Term Notes, HELOC's
- * Interest will continue to accrue during the deferral period.
- * The deferral will extend the loan repayment term.
- * By skipping this payment, the benefit from disability, life, and/or GAP Insurance may be reduced by the amount of the payment skipped.



\$35 fee for **each** loan on which you request to skip a payment. You must have the fee amount in your UCFCU savings or checking prior to the loan due date.

Dining In Recipe



Zucchini Quiche

Quiche is not only easy, it is low cost which makes everyone happy!

- 1 onion, chopped
- 1 cup baking mix (such as Bisquick)
- 4 eggs
- 1/2 cup melted butter
- 1/2 cup Parmesan cheese
- 1 teaspoon parsley
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 1/2 teaspoon basil
- 3 to 3 1/2 cups grated zucchini
- 1/2 cup grated mozzarella cheese

Heat oven to 350 F. Combine all ingredients except zucchini and mozzarella in a bowl. Stir in zucchini and pour into a buttered 9-inch pie plate. Bake at 350 F for 30 minutes or until lightly browned. Sprinkle mozzarella on top and bake another 10 minutes.

**YOU COULD
SAVE
HUNDREDS
ON CAR
INSURANCE**



Made available by



Underwritten by



Schedule an appointment with a Liberty Mutual representative for a personalized quote at Upper Cumberland Federal Credit Union.

Mike Webb
865-227-4065
Mike.Webb@LibertyMutual.com



Auto Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage.

Attention Members from April 30th and Prior!

If you were enrolled in eStatements but not Online Banking you will need to see the Step by Step Online Banking (E-Branch) Enrollment Instructions below to continue having access to your eStatements.

1. Go online to our home page at www.ucfcu.org. On the left side of the home page, under E-Branch Login click on the word **“Login”**
2. It will open a new window for E-Branch. Click on **“Enroll under “First Time User?”**
3. You will then see the “Step 1: Enroll” page of the Enrollment. You will need to enter your **member number** (you will find this on your account card, do not include any numbers after the dash “-”). Your **PIN** will be the last 4 of the Primary Account Holder’s Social Security Number.
4. Click on the Terms and Conditions- read and then click the check mark in the box beside the words **“Terms and Conditions.”** Then click Continue.
5. You will then see the “Step 2: Setup” page of the Enrollment. You will need to create a **“Logon ID”** according to the credentials listed under the “Logon ID” box.
6. Then you will need to create a **“Security Code”** according to the credentials listed under the “Security Code” box.
7. You will need to reenter the **“Security Code”** to verify accuracy.
8. Enter your email in the **“Email Address”** and click **“Enroll”**.
9. You will then come to the final screen for “Enrollment.” It will give you your “Logon ID” when it has confirmed accuracy in the credentials. You will then be able to click on **“Click Here”** to login. You will then have access to your eStatements and some GREAT new services!

If you have any questions contact us today at 931.484.9433 extension 131, Monday – Friday between the hours of 8:00am-4:30pm.