



# President's Message

May - 2018 marks the 40th anniversary of your credit union main office being located in Crossville, Tennessee. The credit union was originally chartered in 1935 to serve the employees of the Carter Ink Company in Massachusetts. Serving select employee groups (SEG's) was the foundation of the credit union for the first 60 years of existence.

Now, we continue to serve select employee groups but we also offer membership to people who live, work, worship, or attend school in five contiguous counties (Bledsoe, Cumberland, Fentress, Putnam, and White).

***To celebrate the 40th anniversary of the main office being located in Crossville,*** UCFCU members can receive 0.40% APR discount on any auto, boat, motorcycle, or recreational vehicle loan that they transfer from another lender to Upper Cumberland Federal Credit Union. Please remember this special is only for additional loan balances that you transfer from another lender to Upper Cumberland Federal Credit Union from May 1st – May 31st, 2018. Thank you for being a member!

~ Denise E. Cooper

## Quick Reads

### Holiday Closings

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

- Memorial Day – May 28th, 2018
- Independence Day – July 4th, 2018
- Labor Day- September 3rd, 2018

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

### Lending for all your needs

Did you know we lend on older cars and classics? We finance new or used cars, trucks, vans or SUV's. We also finance RV's, motorcycles, 4-wheelers, travel trailers and much more!! Come talk to us today or apply here:

[https://ucfcu.org/loans\\_consumer.htm](https://ucfcu.org/loans_consumer.htm)

***Your Credit Union - Member Owned***

### 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. To find a location near you, visit this website [www.co-opatm.org](http://www.co-opatm.org), text a zip code to 91989 to find an ATM near or call 1.888.748.3266 to find a location near you.

**MORE SURCHARGE-FREE ATM's THAN SOME OF THE BIGGEST BANKS.**



### Our Credit Union Network-Shared Branching

We belong to a network of credit unions that gives you what you want-when you need it. At any of the credit unions in our shared branching network, you can conduct transactions just as you would at your credit union. Ask us how. Or visit this website:

<http://www.co-opsharedbranch.org>

Do you have an event you would like us to attend? Email Brooke at [brooke@ucfcu.org](mailto:brooke@ucfcu.org) or David at [drobbins@ucfcu.org](mailto:drobbins@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](https://ucfcu.org/about_gallery.htm)



## Double Points on Gas in June and July

For all of June and July use your UCFCU MasterCard® Credit Card when you fill up your gas tank in your car, truck, ATV or boat to earn DOUBLE POINTS on your ScoreCard Rewards®.

Don't have the UCFCU MasterCard® Credit Card?  
Apply today at [http://ucfcu.org/loans\\_applications.htm](http://ucfcu.org/loans_applications.htm)  
or call 931.484.9433 extension 122.

You can redeem your points for travel, electronics, gift cards and much more!

Visit the website to get started today!  
[www.scorecardrewards.com](http://www.scorecardrewards.com)

POWERED BY  
**SCORECARD**®

Did you know that you can pay  
your MasterCard® bill online?  
Here is the website:  
<https://www.ezcardinfo.com/>

## Member Discount May 1st - May 31st, 2018

# 0.40% APR\*

Special discount on additional balances  
of any **Auto, Boat, Motorcycle  
or Recreational Vehicle Loan**  
transferred from another lender to  
Upper Cumberland Federal Credit  
Union during the month of May, 2018.

\* Annual Percentage Rate

## Tips For Avoiding Computer or Internet Scams

Take precautions with your personal computer (PC) to reduce your risk of computer/internet attack:

- Use trusted security software and make sure it's updated regularly.
- Do not email financial information or account numbers. Email is not a secure method of transmitting personal information.
- Be cautious about opening attachments and downloading files from emails, regardless of who sent them. These files can contain viruses or other malware that can compromise your computer's security.
- Use passwords that will be hard for hackers to guess. For example, use a mix of numbers, symbol, and capital and lowercase letters instead of easily guessed words.
- Shut down your PC when you are not using it.
- Don't give control of your computer to a third party who calls you out of the blue.
- Do not rely on caller ID alone to authenticate a caller. Criminals spoof caller ID numbers. They may appear to be calling from a legitimate company or a local number, when they're not even in the same country as you.
- Online search results might not be the best way to find technical support or get a company's contact information. Scammers sometimes place online ads to convince you to call them. If you want tech support, look for a company's contact information on the software package or on your receipt.

Resource: "Money Smart for Older Adults Resource Guide" published by the Consumer Financial Protection Bureau and the Federal Deposit Insurance Corporation.



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**Take advantage today of the  
Credit Union's Lowest APR Ever Offered!**

**\*3.99% APR** **For a 10 Year  
Fixed Rate Mortgage**

As a bonus during this special promotion, we will waive the Origination Fee.

**Through May, 2018 Only!**

**Call Today!**

**931.250.5105**

APR = Annual Percentage Rate

\*Restrictions apply. Limited time offer.

(\*For a maximum of \$75,000 Mortgage)

