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6/25/18

Third Quarter 2018 Currents

TVFCU Creates Faster, More Convenient Loan Process with (423) 634-LOAN

We know that applying for a loan is a big deal. Whether you need extra cash to help cover an emergency home repair or to purchase a larger-ticket item like a car, we understand that those are important decisions. They are things that you have crunched the numbers on and discussed to make sure you are making a savvy investment. Sometimes you can work a visit to the branch into your schedule, but other times you need to act quickly.

We get it, so we have created (423) 634-LOAN to provide you quicker replies and faster turnaround times.

Simply call (423) 634-LOAN to speak directly with a loan originator who is working from our new Central Lending Center, located at our main office in downtown Chattanooga. The loan originator will work with you to ensure that you know about the various loan products and help you select the best one to meet your needs. Since all loan decisions are made locally, decisions are quick.

Get behind the wheel even faster.

Great rates and quicker replies.

Call **(423) 634-LOAN**

To help expedite your process, loan originators suggest that you have your salary, loan amount and payoff amount (if requesting a vehicle refinance) ready.

And depending on the type of loan, you may not even have to visit the branch because we can do secure electronic signings.

The next time you need a loan — remember to call (423) 634-LOAN for great rates and quicker replies. We look forward to serving you!



Money a Little Tight? Skip a Loan Payment

It's easy to feel a little cash-strapped during the summer months, but you don't have to get buried in the sand by a loan payment. As a credit union benefit, qualifying members can skip one loan payment during June, July or August (one payment during one of the three months) with Skip-A-Pay. The following conditions apply.

Skip-A-Pay Requirements

- Loan(s) must not be more than 30 days past due and we must have received six consecutive payments since the last extension or origination. The six payments must be the equivalent of six months of payments without any missed payments during the six months.
- All credit union accounts must be in satisfactory status (no overdrawn accounts or loans over 30 days past due).
- A \$50 fee applies to each loan payment skipped (member's can skip payments on multiple loans).
- Loans not eligible for Skip-A-Pay include: real estate, home equity, payday, POP/buy line of credit, commercial/business loans and credit card payments.

For more information, please visit tvfcu.com or ask a financial services consultant at your local TVFCU branch.



TVFCU and Auto Dealers to Give Away a Dozen Cars

As fans enter the Chattanooga Lookouts' stadium on Saturday, Aug. 4, they will anticipate a great baseball game against the Mississippi Braves. They'll also cross their fingers in hopes of winning one of a dozen used cars donated by area car dealerships.

Participating dealerships include: Acura of Chattanooga; Capital Toyota; Crown Chrysler, Dodge, Jeep, Ram and Fiat of Chattanooga; Honda of Cleveland; Integrity Automotive; Long of Chattanooga; Mountain View at 153; Mountain View Chevrolet; Mountain View Chrysler, Dodge, Jeep; Mountain View Ford; Mountain View Nissan; and Mountain View Nissan of Dalton.

"We are excited to celebrate the 26th Annual Used Car Night with the community," said Karen Hannifin, TVFCU's dealer relations manager. "We look forward to seeing 12 fans drive away with a previously loved vehicle."

Fans must be at least 18 years old and have a valid driver's license to enter.

Citywide Memory Project

Documenting a family's history is no small task, but preserving a city's memories — and being the first in the nation to do so — is quite the feat.

TVFCU is proud to help preserve the city's history through this community-wide interactive forum — Chattanooga Memory Project. It began as a collaboration between

the Chattanooga Public Library and Pass It Down.

Learn more and watch TVFCU's story at chattanoogamemory.com/tvfcu-live-the-life-you-love. Then click "Add Your Memory" to share your story, photo or video about TVFCU or another Chattanooga memory.

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