



# NEWSLETTER

CHATTANOOGA FEDERAL QUARTER 1 | 2024

## MAKE PLANS TO ATTEND OUR 99TH ANNUAL MEETING ON TUESDAY, JANUARY 30, 2024

Please note the location for the 2024 Annual Meeting has changed. Because we are renovating the credit union office, the 99th Annual Meeting will be held Tuesday, January 30, 2024, at First Cumberland Presbyterian Church, 1505 N. Moore Rd, Chattanooga, TN 37411. We will meet in the Fellowship Hall at the back of the building. Doors will open at 6:30 p.m. and heavy hors d'oeuvres will be served. The business meeting will begin at 7:00 p.m. and will be followed by a drawing for door prizes to close out the evening. In the event of inclement weather, the alternate date is Tuesday, February 13, 2024. We look forward to seeing you there!

### SPREAD THE WORD & SHARE THE REWARDS!

Refer a friend to Chattanooga Federal, and you can enjoy the benefits of membership together. Build a stronger financial community today!

[LEARN MORE](#)



### TAKE CONTROL OF YOUR FINANCES!

Chattanooga Federal Employees Credit Union has partnered with Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care most about. Our clear and comprehensive lessons cover everything from budgeting to investing.

Start learning today: [cfecu.banzai.org/wellness](https://cfecu.banzai.org/wellness)

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### MANAGE YOUR FINANCES ON THE GO!



#### HOLIDAY CLOSURES

**New Year's Day**  
January 1, 2024

**Martin Luther King, Jr. Day**  
January 15, 2024

**Presidents' Day**  
February 19, 2024

## NEED CASH FOR HOME IMPROVEMENTS?

A Home Equity Loan could be the solution you've been looking for! Borrow against the equity in your home to access the funds you need.



## SURCHARGE-FREE ATMS ARE EASIER TO FIND THAN EVER!

The convenient search tool on our website lets you find ATMs around your area in a snap. It's just part of our commitment to helping you bank brighter!

## HOW TO SAVE FOR SPRING BREAK

Spring break is a much-anticipated time of year when you can escape the routine and enjoy a well-deserved vacation. To plan a spring break trip without breaking the bank, you must plan and save wisely. Here are a few tips to help you save for a memorable spring break getaway:

- Determine how much you're willing to spend on your spring break trip. Establish a budget to provide a clear financial target.
- Set up automatic transfers from your checking account to a spring break savings account - to ensure that you consistently contribute to your goal.
- Start planning your trip well in advance. Booking flights, accommodations, and activities in advance can often save costs.
- Consider traveling with a group of friends or family. Sharing expenses like accommodations and transportation can significantly reduce costs.
- Compare prices and look for deals on flights, accommodations, and activities. Don't settle for the first option you find; shop around for the best value.

Saving for spring break requires discipline and planning, but the reward of a memorable getaway is well worth the effort. Follow these tips and stay committed to your savings goal; you'll be well on your way to enjoying a fantastic and budget-friendly spring break.

## CHECKING HAS NEVER BEEN MORE CONVENIENT!

No monthly fees, no minimum balance requirements, plus access to surcharge-free ATMs.



## SPRING HOME REFRESH TIP

Embrace the vibrant energy of spring by incorporating elements from nature into your home decor. You can achieve this by placing fresh flowers and potted plants in various rooms, adding a pop of color, and improving indoor air quality. Additionally, consider using natural materials such as woven baskets, wooden furniture, or stone accents to create a refreshing and earthy atmosphere in your home. Bringing nature indoors can instantly lift the mood and rejuvenate your living space for spring.

## GROW YOUR MONEY WITH CONFIDENCE!

Our Share Certificates offer a stable and rewarding way to save. Lock in competitive rates and let your savings flourish. It's time to invest in your financial future!

[CHECK OUT OUR RATES](#)



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MONDAY-THURSDAY 8:00 A.M. - 4:00 P.M.  
FRIDAY 8:00 A.M. - 5:00 P.M.

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