



# NEWSLETTER

CHATTANOOGA FEDERAL QUARTER 4 | 2023

## WE'RE IMPROVING FOR YOU!

Get ready for a fresh and exciting transformation at our credit union branch! Since its opening in May 1990, our beloved branch has retained its original look, but it's time for a change. We're thrilled to announce a comprehensive renovation project set to kick off in the 4th quarter of 2023, with completion slated for the 2nd quarter of 2024.

During this exciting makeover, we'll be revamping our space to better serve our valued members. The lobby and drive-up window will remain open throughout the renovation, ensuring uninterrupted access to your financial needs. Get ready for a modern and improved experience as we bring our branch into the 21st century, all while maintaining our commitment to your financial well-being. Stay tuned for updates as we embark on this exciting journey!

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## PUT MORE HAPPY IN YOUR HOLIDAYS WITH HOLIDAY SKIP-A-PAY

Take advantage of this offer and skip one monthly payment without impacting your credit rating!

**SKIP TODAY!**

## 5 TIPS ON HOW TO AVOID HOLIDAY SCAMS

The holiday season brings joy but also brings the risk of online scams. Stay vigilant by following these cybersecurity tips:

1. Avoid clicking on links or attachments from unknown emails. Be sure to verify sender authenticity.
2. Shop from well-known websites with secure payment options.
3. Check legitimacy before donating to avoid fake organizations.
4. Be cautious with suspicious ads and links promising unrealistic discounts.
5. Avoid public networks for sensitive activities in order to prevent data interception.

We hope you have a happy and safe holiday season!

## HOLIDAY CLOSURES

**Columbus Day**  
October 9, 2023

**Veterans Day**  
November 10, 2023

**Thanksgiving Day**  
November 23, 2023

**Christmas Day**  
December 25, 2023



OUR SIGNATURE LOAN  
WAS MADE WITH YOU  
IN MIND! PLAN YOUR  
DREAM VACATION AND  
APPLY NOW.

## ONE BLACK FRIDAY BUDGETING TIP

Shop smart this Black Friday by researching deals in advance in order to compare prices and plan your strategy!

*Shop smart and save big on Black Friday!*

## A FEW TIPS TO CUT HOUSE REPAIR COSTS THIS SEASON

As the seasons change, it's the perfect time for homeowners to tackle those long-overdue house repairs and maintenance tasks. However, the prospect of repairing and maintaining a home can sometimes come with a hefty price tag. Fortunately, there are several strategies homeowners can employ to cut down on house repair costs while still ensuring the well-being and longevity of their property. Below are a few tips to help you save money on house repairs this season.

- Start by conducting a thorough inspection to identify necessary repairs and prioritize them
- Opt for DIY projects for simple tasks and shop for materials during seasonal sales
- Consider buying in bulk to reduce costs for items like air and water filters
- Seal gaps and cracks to prevent energy loss and to insulate your home adequately for the upcoming season
- Consider switching to energy-efficient lighting and programmable thermostats to cut down on utility expenses



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WORTH YOUR  
WHILE!

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## HOW TO BUILD YOUR CREDIT

One important tip to build your credit is to make sure you pay your bills on time, every time. Payment history is a significant factor in determining your credit score, and consistently paying your bills by their due dates demonstrates responsible financial behavior!



## MAKE HOMEOWNERSHIP A REALITY!

Get ready to make homeownership real! With Chattanooga Federal's Mortgage Loans, you can unlock the door to home and land purchases. We're excited to guide you through the process and get you the keys to your new home!

[APPLY NOW](#)



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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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