



# NEWSLETTER

CHATTANOOGA FEDERAL QUARTER 1 | 2023

## A MESSAGE FROM OUR CEO

Can you believe it's already 2023? I hope your holiday celebrations were filled with love and joy and included heartfelt visits with family and friends.

Now, I have to ask: have you made your resolutions yet? At Chattanooga Federal, we have a resolution to fortify your financial health that's easy to maintain. It starts with reviewing your last year's financial goals. Set some new ones, and include the ones from last year if they're still relevant or you would still like to accomplish them. Then, consider ways to reduce interest rates on your credit cards and loans and devote more of your budget to saving. By doing this, you will have an encouraging look at how far you've come over the past year financially and get excited for this year.

After all, you are what makes our credit union family so great! Whatever your goals, we are committed to helping you reach them. Our continuous community support and the solutions we offer are designed to fit your individual needs. Chattanooga Federal's goal for this new year is to be even better at giving you the exceptional service you've come to expect.

Thank you for another great year of community! Let's dive into 2023 together and thrive!

**LIFE IS ABOUT  
THE JOURNEY,  
NOT THE  
DESTINATION.**

That's why you should make sure you're comfortable for the ride! Apply for an auto loan today, and we'll help you find the vehicle that fulfills all of your needs.

[APPLY NOW](#)



### PAGE 1

A Message From Our CEO

Auto Loan

Holiday Closure

Connect With Us

### PAGE 2

Financial Wellness

Remote Deposit Capture

Spring Clean Your Budget

5 Hobbies To Try This Spring

Checking Account

### HOLIDAY CLOSURE

**Presidents Day**  
Monday, February 20

**Connect With Us  
On Social Media!**



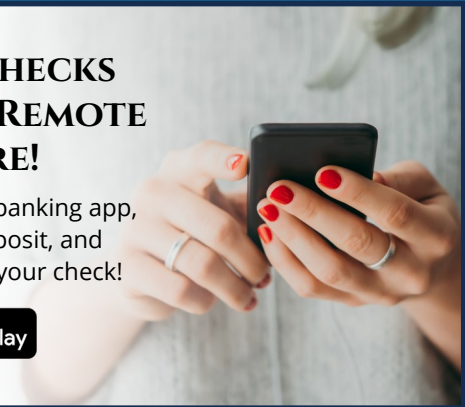
## FINANCIAL WELLNESS IS A FEW CLICKS AWAY!

We've partnered with Banzai to provide you with financial education to help you reach your goals! The more you know, the better.

[START LEARNING TODAY](#)

## DEPOSIT YOUR CHECKS DIGITALLY WITH REMOTE DEPOSIT CAPTURE!

Simply log into our mobile banking app, find the camera labeled deposit, and follow the steps to deposit your check!



## SPRING CLEAN YOUR BUDGET

It's the beginning of 2023. Now is the perfect time to plan your budget for this year. Here are suggestions to help set yourself up for financial success!

- If you don't have a budget, make one. If you do have a budget, it's time to review and revise
- Start tracking your spending over the previous year
- Reach out to us for financial education and help
- Write out your financial goals, and remember to make them specific
- Increase your savings contributions
- Work with a financial buddy and keep each other accountable
- Use cash instead of credit cards
- Define your needs vs. wants, and remember to be specific

When you don't have a budget or have an outdated one, you could be missing out on other products and services from us that can help your financial life thrive.

Reviewing your budget, you can see charges and spending habits that may not serve you anymore. Once you've eliminated unnecessary charges, you can take the money you save from canceling things like memberships and subscriptions and put it into your savings accounts.

If you need help, contact one of our financial advisors. They can help you create a budget that's doable and manageable for you.

## 5 HOBBIES TO TRY THIS SPRING

Spring is coming! Most of us are itching to get back outside and enjoy the warmer weather. Here are 5 hobbies to test out this season:

1. **Fishing.** While it may not be the most energetic activity, fishing is a great way to relax and get some fresh air.
2. **Photography.** Have an artistic eye? Tote a camera along on your next outdoor excursion.
3. **ATVs.** If you're looking for a high-energy, fast-paced hobby to pick up, an ATV might be the toy for you!
4. **Cycling.** Cycling is not only a great way to get outside but also a great way to get in shape.
5. **Camping.** Camping is an awesome way to connect with nature!

Did something pique your interest? We can help you secure the gear with a recreational loan! Apply now and find your calling.



## CHECKING HAS NEVER BEEN MORE CONVENIENT!

No monthly fees, no minimum balance requirements, plus access to surcharge-free ATMs. Open now and bank better!

[APPLY NOW](#)



Reminder: CO-OP shared branches means you have more direct access to your money than most traditional bank customers do. Text a Zip Code to 91989 to find nearby ATM and Shared Branch Locations.

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**NCUA**  
EQUAL HOUSING  
LENDER

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

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