



Phone: 423.870.7610
Visit us at www.trustfcu.com

Northgate Branch
2186 Northgate Park Lane
Chattanooga, TN 37415

Gunbarrel Branch
1529 Gunbarrel Rd.
Chattanooga, TN 37421

Unum Branch
500 Walnut St, Suite 108
Chattanooga, TN 37402

Hamilton Village Branch
7555 Goodwin Road
Chattanooga, TN 37421

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Quarterly Newsletter

3rd Quarter 2017

Access Your Money Anywhere

Looking for a way to use surcharge free ATMs or make transactions with your Trust FCU account when you are out of town? We have partnered with the MoneyPass ATM, Allpoint ATM, and CO-OP Shared Branch networks.

Shared Branch is a national network of credit unions from all over the country that share facilities to give members thousands of convenient locations to perform financial transactions. These credit unions have joined together in a cooperative effort to bring a new level of convenience to their members. CO-OP's 5,000+ shared branches means you have more direct access to your money than most customers of a traditional bank. These networks allow you easy ways to access your accounts when you are not near a local Trust FCU branch. You can transfer funds, withdraw money, make loan payments, make deposits or cash checks among other services. In addition, through the MoneyPass and Allpoint networks, you have access to surcharge free ATMs nationwide.

To find a MoneyPass or Allpoint ATM, or one of the thousands of CO-OP branches near you, go to www.trustfcu.com under the "Locations/Hours" tab.



New Financial Education Videos Released

Our Financial Education program has three new videos on our website and social media. Watch these informative videos, view infographics and download handouts that explain the importance of having a budget, saving for emergencies, understanding your credit score, and more. Get started today!



1.99% Home Equity Line Of Credit Special

Have you considered using some of that equity in your home to do a remodeling project or maybe take a vacation? For a limited time we are offering a 1.99% Home Equity Line Of Credit (HELOC) special. The 1.99% introductory rate is for the first 12 months. After 12 months, the rate will move to prime, prime+1 or prime+2 based on credit score.

If you would like to find out more information about a Home Equity Line Of Credit, feel free to contact our Mortgage Loan Department at 423-870-7610 or visit us in person or online at www.trustfcu.com to apply.

OUR MISSION STATEMENT

"To provide safe and sound financial services and products to our field of membership while maintaining the highest standards of ethics and integrity."

Since 1934

Holiday Schedule

ALL OFFICES
WILL BE CLOSED

INDEPENDENCE DAY
Tuesday, July 4th

LABOR DAY
Monday, September 4th

COLUMBUS DAY
Monday, October 9th

DID YOU KNOW?

A Home Equity Line of Credit (HELOC) can be used for more than home repairs? Need a vacation? College tuition? Bill consolidation? You choose!

Why throw away your money? Save with Sprint!

Let us introduce you to valuable savings on monthly wireless bills - plus waived activation and upgrade fees. It's possible thanks to Trust Federal Credit Union, Invest in America and Sprint's Credit Union Member Discount program.

Ways you can save:

- 10% off* select personal Sprint plans
- 15% off* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and tell them you're a credit union member.
- Ask to be a part of the NACUC_ZZM Corporate ID to save.
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Start saving with Sprint today!

**Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.*

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Pre-owned Vehicles for Sale

Looking for a car? Check out the deals that Trust FCU has to offer on our pre-owned vehicles! You can view our current vehicles at: www.trustfcurepos.com



Skip-a-Pay

Back to school expenses got you down? Our skip-a-pay program allows you to skip a month's payment on your loan for a low \$25 fee.

To qualify for skip-a-pay, your loan must be current and all Trust FCU accounts must be in good standing. Skip-a-pay may be used on each of your consumer loans once per year. This offer is not valid on mortgage or home equity loans, accounts with unpaid fees, loans open less than six months, or loans that are currently delinquent.

SKIP-A-PAYMENT FORM

Yes! I would like to defer my _____ payment (enter month)

Name _____

Member # _____ Loan Type: Auto Personal RV/Boat (circle one)

By signing below, I agree to amend the terms of my original agreement in order to defer a payment.

X _____ Date _____

*\$25 for processing must accompany this form. Trust FCU reserves the right to deny accounts that do not qualify. Skip-a-payment is not available on loans secured by Real Estate.

Follow us on these social media sites!



Financial Facts

(As of May, 2017)

Members	\$8,799
Assets	\$75,778,570.22
Deposits	\$67,732,675.74
Loans	\$61,960,674.49

Federally insured by NCUA



SEC FOOTBALL HELMET SCHEDULES

Football Season is almost here! Don't forget to pick up your FREE SEC football helmet schedule. Schedules will be available to pick up at any of our branches beginning the first week of August.

Board of Directors

Tony Sanders	Chair
Paul Larkins	Vice Chair
Robbi Henderson	Secretary
Michelle Holland	Treasurer
Terry Hoye	Director
Bruce Chambers	Director
Sue Moore	Director
Sean Goff	Director
Julie Harper	Director

Supervisory Committee

Marji Fortmiller	Chair
Andy Gaither	Member
Cathy Lovejoy	Member

President/CEO

David Smart