



**ALCOA TENN**  
Federal Credit Union



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# Member Assets

An Official Publication of Alcoa Tenn Federal Credit Union...A Place Where You Belong

Volume XXXI • Issue 02 • April 2021



## “Got Debt?” Returns, Providing Members with Convenience and Something Extra!

Hey there. We have a question for you. Got debt? We'd give you a minute to think about your answer, but we're willing to bet that as you read this, you replied aloud with a resounding and groaning "YES!" While it can grant you access to the things you need or simply just want, it's no secret that having debt comes with a sense of dread. It can become difficult to manage. Over time, you ask yourself, "Was taking out all this debt even worth it?" You begin to see your debt as a burden instead of what it really is: a tool to achieve your dreams and accomplish your goals through all of your hard work. That's the truth, and at

Alcoa Tenn, we want to help you see it for yourself. We'll even pay you to let us do so!

Which is why now through October 31st Alcoa Tenn Federal Credit Union is bringing back the "Got Debt?" loan program.

Whether it's an auto or recreational loan, credit card, or debt consolidation, we'll pay you up to \$500.00 when you refinance your existing loan from another financial institution with us!

However, walking away with a little extra cash in your pocket isn't the only reason to bring your debt to us. Once your debt has made you some money with "Got Debt?", it could potentially save you money as well.

Refinancing your existing loan from another financial institution with us could reduce your interest as well as your monthly payment, allowing you to keep more of your hard-earned money and pay off the debt quicker.

You'll also find that bringing your debt to Alcoa Tenn comes with a greater sense of convenience. What better way to keep track of your debts than to have them all under one roof? Speaking of which, ATFCU services all loans in-house. Should you ever have a question concerning your

loan, any of our friendly and knowledgeable Loan Officers are here to answer your questions. And as always, you can keep track of your balance and make payments via our mobile app.

Having debt shouldn't feel like you're strapped to a ball and chain. Take control of your debt with a positive peace of mind by applying online at [atfcu.com](http://atfcu.com) or speaking with a Loan Officer at any of our five locations today! At Alcoa Tenn, when you've "Got Debt" it pays off!



### Security Reminder from Alcoa Tenn FCU

As a reminder, ATFCU will NEVER call, text, or email you requesting information such as:

- Personal information
- Card/account number
- CVV (number on the back of your card)
- Personal PIN number
- Social Security Number
- Date of birth
- Passwords
- Verification codes

If you ever suspect that there has been fraud on your account or if you are contacted and asked for confidential information, do not respond or give out information. Instead, contact an ATFCU location directly. Local branches are listed at the bottom of this page.

**Protect Your Money by Using ATFCU's Digital Access through the mobile app or online at [atfcu.com](http://atfcu.com)**

## Got Debt? Get Cash!

Let Alcoa Tenn refinance your existing loan and we'll pay you as much as **\$500** for your debt!

Visit us at [atfcu.com](http://atfcu.com) for details & branch locations.

**ALCOA TENN**  
Federal Credit Union

Available on loan amounts of \$7500 or more. Details subject to change. Conditions and restrictions apply. See a loan officer for details. Available April 1 - October 31, 2021.

The Credit Union will be

# CLOSED

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**MONDAY**  
May 31, 2021

in observance of

# MEMORIAL DAY

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# Make Your Life Easier with Digital Access

Digital Access is the 24/7 branch that fits in the palm of your hand. Here are some of the services you can do on your mobile phone or tablet:

## New and Improved Services:

- **Remote Deposit Capture:** Conveniently deposit checks anytime, anywhere.
- **Facial Recognition Login:** Now featuring facial recognition login! Once you've set up your initial online credentials, visit the settings tab and click on *Face ID*. You can then access your account quicker than typing in your password with a simple glance at your mobile device's screen!
- **Pay A Friend:** Send and receive money without providing confidential account information. Receive notifications throughout the process.
- **Pay A Member:** Instantly transfer money to family and friends that have an account with ATFCU.
- **Debit Card On/Off & Alerts:** Turn your debit card on or off and set up alerts for peace of mind.
- **Picture Pay:** Save time by taking pictures of bills without entering all of the information.



Alcoa Tenn has so much more available on our website and phone app. Sign up today by visiting [www.atfcu.com](http://www.atfcu.com) on any device.

Life's a lot easier when you're prepared for the future.

Get started with us today.



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Alcoa, TN 37701

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## Save a Stamp!

Pay your bills for *free* online with Alcoa Tenn FCU's Online Billpay.

Visit [www.atfcu.com](http://www.atfcu.com) for more details.

## uncommon cents

"I DON'T MIND SHOWING MY I.D. I JUST HATE HAVING TO MAKE THIS FACE TO RECREATE MY DRIVERS LICENSE PHOTO"



## LOAN RATES

### New and Used Auto

Rates as low as:

2.69% (36 mos.)

2.69% (60 mos.)

With approved credit.  
All Rates Subject To Change.

### Visa Platinum Card

with rates as low as  
**8.25%**  
with NO annual fee!

### First Mortgage

Contact your Mortgage Department at (865) 977-3118 for information on fixed rate 15 yr and 30 yr mortgages.

All Rates subject to change

ADJUSTABLE RATES

1yr ARM 2.50% – 2.77% APR

3yr ARM 2.70% – 2.79% APR

5yr ARM 2.85% – 2.84% APR

7yr ARM 3.10% – 2.97% APR

10yr ARM 3.15% – 3.06% APR

HELOC @ 3.25%



**ALCOA TENN**  
Federal Credit Union

### Management

David Gill - President/CEO  
Griffin Hipple - VP of Marketing & Community Relations  
Robin Pratt - VP of Accounting  
Amber Sullivan - VP Member Service & Human Resource  
Darlene Swaney - VP of Lending  
Mark Wilsie - CFO

### Main Office

124 North Hall Road  
(P. O. Box 9001)  
Alcoa, TN 37701  
(865) 977-3118  
(865) 977-0253, fax  
**Toll-Free:  
1-800-404-6008**

Lobby & Drive Thru  
Mon - Thurs,  
9:00 am - 4:30 pm  
Fridays until 6:00 pm

### Foothills Office

425 Foothills Mall Drive  
Maryville, TN 37801  
(865) 977-1112

Lobby & Drive Thru  
Mon - Thurs,  
9:00 am - 4:30 pm  
Fridays until 6:00 pm

### Fairview Office

2511 Highway 411 South  
Maryville, TN 37801  
(865) 982-4392

Lobby & Drive Thru  
Mon - Thurs,  
9:00 am - 4:30 pm  
Fridays until 6:00 pm

### Tellico West Office

160 Deer Crossing  
Tellico West Business Center  
Vonore, TN 37885  
(423) 884-6124

Lobby & Drive Thru  
Mon - Wed, 9 am - 4:30 pm  
Thurs & Fri until 5:00 pm

### Eagleton Office

2746 East Broadway  
Maryville, TN 37804  
(865) 977-7795  
(865) 977-6342, fax

Lobby & Drive Thru  
Mon - Thurs, 9 am - 4:30 pm  
Fridays until 6:00 pm

### Digital ACCESS:

Internet Account Access  
[www.atfcu.com](http://www.atfcu.com)



**24 Hour Accessline**  
Telephone Account Access  
(865) 977-7603  
Toll-Free: 1 (800) 404-9545