

*“Kites rise highest
against the wind
- not with it.”*

Winston Churchill



GET THE BEST DEAL

**Auto Rates
As Low As
2.25% APR***

CCU is currently offering discounted Auto Loan rates to veterans and essential workers!!!

Call one of our branches for details.
*Rates subject to change.



*“Be sure to put your feet
in the right place,
then stand firm.”*

Abraham Lincoln

Compassion And Hope For America’s Future.

During this unique time of crisis, it is heartbreaking to think about all of the challenges that our friends, family, businesses, and fellow Americans must be experiencing. To meet these obstacles, we must rely on our instincts and call upon our very best qualities to guide us. The time is now, to apply our greatest empathy and let our hearts guide us to make the best decisions for us and our families.

This entire pandemic situation has been a real eye-opener for most of us. The new normal has affected almost every action of our daily lives, and accordingly; it has also changed our perspective. Shaking hands and hugging, a simple trip to the grocery store, and even seeing the smile on your cashier's now masked face; are treasured moments for which we have become grateful in their absence.

The culture of Consumer Credit Union is like that of an extended family. I am very fortunate to work with people who are compassionate, conscientious, and hard-working. They have great hope for the future of our country, and as traditional as it may sound, they want to make this world a better place; even if it is one member at a time. When I see us focusing our actions on kindness and concern for humanity; that is when I have the greatest optimism for us all and for America’s future.

Mandy Kilday

Mandy Kilday, President/CEO
CONSUMER CREDIT UNION

ANYTIME. ANYWHERE. FULL -SERVICE BANKING AT YOUR FINGERTIPS!

CCU’s Online and Mobile Banking Are Ready To Serve! Take CCU Anywhere With You!

In times like these, making life easier is what full-service banking is really all about. There is no better way to stay atop all of your daily financial and banking needs than using our secure online banking and accessing it all through our mobile app. Go online and set-up your FEE FREE account. Download the app to see how easy it is to access your account anytime, anywhere!



*“There are no great men in this world, only great challenges
which ordinary men rise to meet.”*

William Halsey



Take Advantage Of Our Full-Service Drive Thrus And Additional Services



All drive-thru lanes will remain staffed, offering full services at our branches. All of your financial needs, from everyday account transactions to loan applications, will be accessible through our drive thrus with our courteous staff ready to assist you. We have also designated a secure and private area inside our lobbies which is

available by appointment. If you prefer to talk to a live person, we have telephone representatives at EVERY branch available to help answer your specific questions. Most of all, let's not forget our convenient ATM's, or our mobile and online banking services. When you add it all up, it's pretty clear.. we are back to doing our daily business as usual here at CCU (with a few simple adjustments). We look forward to seeing you soon!



We are always here to serve. Visit any of our full-service drive-thru branch locations.



“Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, ambition inspired, and success achieved.”

Helen Keller



FALL JUMBLES

Try to unscramble these great fall activities!

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iaunmnt altri kgnhii

eaelowhln muostce yrapt

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Find the answers at the bottom right of the page.



If you don't have one of these, You aren't benefitting from all that CCU has to offer!



The Membership Nominating Committee will be choosing nominees for the board of directors in the next 90 days. Anyone who disagrees with the choices can make nominations by petition. Members wishing to be nominated by petition must obtain the signatures and account numbers of 413 members. The petition must be submitted to the President of Consumer Credit Union in person during regular business hours by 5:00 P.M., November 6, 2020.

OF THE FOUR SEASONS

I'll Take the Fall!

Each season is a celebration of nature's beauty. As Tennesseans, we get four distinct seasons. But of them all, GIVE ME FALL!

Fall Flavors - Apple and pumpkin spice have come to define the cool of autumn.

Nature's Stunning Colors - the beauty and scale of the colors of fall continues to delight and amaze our senses.

Halloween - Kids of every age come together for the traditional fall festival.

Thanksgiving - Thanksgiving marks the end of fall, what better way to say goodbye than a family gathering that focuses on thankfulness.



How Healthy Is Your Mortgage?

You've heard it before and it's true, "Time is money". So saving money over time is a great way to protect your biggest investment, your home. Take advantage of our competitive rates and begin saving more of your hard-earned money today and keep saving for years to come.

Call one of our branch locations to ask about our EXCITING NEW HOME MORTGAGE PRODUCTS!

CCU is now offering extremely low fees and very competitive rates!!!



Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government.
NCUA
National Credit Union Administration, a U.S. Government Agency



Summer Jumble answers: football game tailgating, mountain trail biking, halloween costume party.