



## ATTENTION 2022 SENIORS

United Southeast Federal Credit Union is now accepting applications for the 2021 USFCU Scholarship. USFCU is committed to helping our students to succeed and further their education. In order to help them do so, USFCU will be awarding five \$1,000 scholarships. Scholarships are for graduating high school seniors who intend to enroll full-time in an undergraduate degree program at an accredited university, college, or seminary.

**How to Apply:** Download a PDF version of the USFCU Scholarship Application from [www.usfcu.org](http://www.usfcu.org) or visit a branch to pick up a printed application.

**Eligibility:** Applicants must be a United Southeast Federal Credit Union member, high school senior or recent high school graduate (no more than 6 months past graduation), and have earned a minimum of a 2.5 cumulative GPA on a 4.0 grade scale.

**Selection:** Recipients of this award exhibit superior academic achievement and demonstrated community service throughout their high school careers. The scholarship committee reviews all eligible applications and will select the five scholarship recipients.

**Applicants must submit:** The application, transcripts, a list of all school and community activities, and a one-page, double-spaced typed essay on how the applicant has lived the credit union philosophy of People Helping People.

**Application Deadline:** Applications must be received in a USFCU branch or be mailed and postmarked by March 11, 2022. Award recipients will be notified no later than June 1, 2022.

**Questions:** Contact the USFCU Scholarship Committee at [marketing@usfcu.org](mailto:marketing@usfcu.org) or 423.989.2117.

## USFCU Annual Meeting & Board Election

The petition form for nominations to the USFCU Board of Directors was included in the 3rd Quarter Newsletter. With no nominations received by the deadline, the nominees selected by the Nominating Committee has been elected by acclamation to serve. April Eads, Archie Pierce, and Mary Lee Williams have been elected to serve for the next three years. Regina Edwards and Robert Hutton have been elected to serve for one year.

The 2020 Annual Meeting will be held as an Open House in each of the offices of United Southeast Federal Credit Union from 10:00 a.m. until 12:00 p.m. on Thursday, February 10, 2022. A Director will be at each location to distribute Annual Reports and answer any questions.

Locations include: BMRC Office, Bristol, TN  
Corporate Office, Bristol, TN  
Lee Highway, Bristol, VA

E. Main Street, Lebanon, VA  
N. Roan Street, Johnson City, TN  
W. Main Street, Abingdon, VA



## It's Finally Here!

The new and improved United Southeast Federal Credit Union website is now live. The new website includes a variety of enhancements to improve the online experience.

### New Features Include:

- Mobile & tablet friendly compatibility
- Easier navigation
- Modern, clean, simplified layout.
- Online banking login on every page
- Improved site & location search
- Enhanced ADA compliance
- New calculators & more



## MAKE -THE- SWITCH

### Switching to USFCU is EASY!

- Say goodbye to the hassle of printing and filling out forms, or contacting all of the places you currently have automatic payments going to.
- You can search a company or institution, and the information will automatically pre-populate for you.
- Easily move recurring payments and direct deposits to your new USFCU account with the click of your mouse! e-signature to securely submit forms for each of your switches and closures.
- Switch Assist, your transaction information will be imported from your other financial institution. Select the account that you use for your automatic payments, direct deposits and bill pay. Your transaction history will be populated in the sections based on your transactions.



# Love My Credit Union® rewards

There are more reasons than ever to love being a member of United Southeast Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why United Southeast Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Members can save up to \$360 on their wireless bill by switching to no-contract wireless.
- Members can save up to 35% on IdentityIQ credit report monitoring and identity theft protection.
- Savings up to \$15 on TurboTax federal products.
- Exclusive access to home tech support and protection with Asurion Home+.
- Exclusive discount from the TruStage Home & Auto Insurance Program.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- Save 40% on a 1-year membership to Sam's Club.
- Build your credit history with rent and save up to 30% with Rental Kharma.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your United Southeast Federal Credit Union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

## JOIN USFCU

In the year 2021, electronic services have become more important than ever. USFCU continues to bring updates and new services to our electronic products. Just a reminder that potential members can now join USFCU online & apply for loans online!

Potential members are now able to click "Join USFCU" at the top of our website and join our Credit Union! Need to apply for a loan? This is also a simplified process through our Online Account & Loan Center. Visit [usfcu.org](http://usfcu.org) for more information .



## NO PAYMENTS FOR AT LEAST 90 DAYS

with a new or used Auto Loan from USFCU!

[APPLY ONLINE OR SPEAK TO A LOAN OFFICER](#)

*\*APR-Annual Percentage Rate. Some restrictions may apply. Rates are subject to change without notice and loans are subject to approval. Offer applies to new loans only - current auto loans with USFCU are not eligible for promotional rate. Other rates and terms available. Payment per \$1,000 is \$28.59 based on 36 months at 1.89% APR for a 2011 model or newer. Contact USFCU for complete details.*

## Update Mailing Address/Email Address

Maintaining updated contact info is an important step in keeping your financial information secure. Please take a moment to update your mailing address and email address.

You can update your personal info with USFCU through @ccessUS. Simply log in, select 'Services' from the menu, and then select 'Update Personal Information'. You can also update your telephone and e-mail information at any local branch.

## HOLIDAY CLOSINGS

### New Year's Day

Observed on Friday, December 31st

### Independence Day

Monday, July 4th

### Martin Luther King Jr., Day

Monday, January 17th

### Labor Day

Monday, September 5th

### Presidents' Day

Monday, February 21st

### Columbus Day

Monday, October 10th

### Good Friday

Friday, April 15th

### Veteran's Day

Thursday, November 11th

### Memorial Day

Monday, May 30th

### Thanksgiving

Thursday, November 24th

### Juneteenth

Observed on Monday, June 20th

### Christmas

Observed on Monday December 26th

## USFCU LOCATIONS:

**Corporate Office:**  
1545 Bluff City Highway  
Bristol, TN 37620  
423.989.2100

4718 North Roan St.  
Johnson City, TN 37615  
423.610.1900

1060 West Main Street, Suite 1  
Abingdon, VA 24210  
276.676.0515

1 Medical Park Boulevard  
Bristol, TN 37620  
423.844.3750

2555 Lee Highway  
Bristol, VA 24201  
276.466.1222

1672 East Main Street  
Lebanon, VA 24266  
276.415.9130