



## \$mart Summer Travel: 7 Ways to \$ave (and still have fun!)

Few things stoke wanderlust like longer days and warmer temps. But before you deep dive into summer travel—and your wallet—check out these tips that can help you have fun in the sun without breaking the bank.

- **Set a Realistic Budget:** Before you hit the open road (or sky, or seas) consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. Having a big picture overview of your financial limitations will steer your decision-making process and make extra spending less likely.
- **Take It All In:** USFCU's Vacation Loan is available to assist our members in taking the best trip ever. Our Vacation Loan can be used to fund many types of travel expenses. Use it for hotels, flights, cruises or even extra spending cash. The benefit of applying for a USFCU Vacation Loan is you can take the trip now and make payments over time.
- **Travel Off-Peak:** Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you secure better deals on flights, accommodations, and attractions. Moreover, you'll be able to enjoy destinations with fewer crowds, enhancing your overall experience.
- **Embrace Free and Low-Cost Activities:** Many destinations offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees. Take advantage of natural wonders, public beaches, and hiking trails and engage with locals to discover hidden gems and receive insider tips on affordable attractions and events.
- **Plan Your Meals Wisely:** Splurging on food and drinks is easy, especially when you add in inspiring scenery. Opting for accommodations with kitchen facilities or access to a shared kitchen can save you hundreds. Prepare some of your meals instead of dining out for every meal and frequent local markets to purchase picnic-style fare. When dining out, street food vendors often offer tasty options without restaurant price tags.
- **Use Premier Checking Travel Rewards and Discounts:** USFCU Premier Checking Account members have access to Travel and Leisure Discounts through their USFCU Checking Account. Money-saving discounts from thousands of local and national businesses and attractions. Sign in to [www.securechecking.com](http://www.securechecking.com) before you plan your next trip.
- **Redeem CUREwards Points:** In addition to all the benefits of a low rate and secure USFCU VISA® card, we also offer a rewards program with points earned with every purchase. Your monthly statement reflects your CUREwards balance. The benefits of CUREwards includes a user-friendly website, redemption on great products including merchandise, travel and gift cards. Apply for a USFCU VISA® for a great fixed rate and CUREwards.



*Vacation  
Loans*

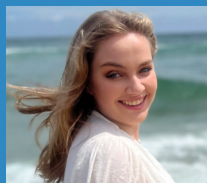
We can help you get there!

## CONGRATULATIONS 2023 USFCU SCHOLARSHIP RECIPIENTS!



**Garrison Buchanan**

Tri-Cities Christian  
Academy  
King University



**Shannon Dunning**

John S. Battle  
High School  
College of Wooster



**Preston Frazier**

Abingdon  
High School  
Mississippi State  
University



**Brooke Fuller**

Tennessee Avenue  
Christian Academy  
Lincoln Memorial  
University



**Faith Vance**

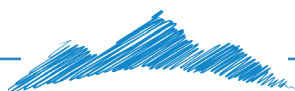
Tennessee  
High School  
East Tennessee State  
University



## Summer Fun Starts Here!

When it comes to purchasing a new car, one of the most important decisions you'll make is how to finance it. If you are in the market for a new or used car, consider exploring the auto financing options available through USFCU. Whether it's just off the lot new or up to ten years old, we have a plan that will fit your needs and budget.

If your car is financed elsewhere, you owe it to yourself to check our rates, terms and disclosures. We may be able to lower not only your monthly payment but your overall cost as well. New, used, or refinancing, your first and last stop is USFCU. We do auto financing right.



## You can text US!

USFCU is excited to offer a new communication method for our members – text messaging! This digital communication service that allows our members the convenience of texting with our Member Experience Center, Loan Officers and Marketing Department.

To opt-in for Credit Union updates and offers text 'USFCU' to 423-989-2100.

We are also available during normal business hours at:

- Member Experience Center: 423-274-6010
- Loan Department: 423-274-6013

## Online Access 24/7

USFCU's Online Access takes the hassle out of managing your day-to-day finances. It's easy to set up and convenient to use 24 hours a day, 7 days a week. Best of all, this FREE service has tons of great features designed to save you time and money, including:



- **Online Bill Pay:** Pay anyone, anywhere from the cable bill to your dentist!
- **Simple Fund Transfer:** Move money between your USFCU accounts with just a couple clicks.
- **Online Statements:** Quick access to balances, payment information, and amounts, making recordkeeping a snap!
- **Alert Service:** Keeps you informed of activity on your account.
- **Secure Transactions:** USFCU uses the highest level of encryption technology to make sure your private information stays that way!
- **Mobile App:** Manage your account at your fingertips, available on Apple and Android platforms.

So why wait? Visit us online at [www.usfcu.org](http://www.usfcu.org) to set up your online access today.

## Stay up to date on what's new!

Find out about all our current promotions, products and more by keeping your contact information accurate. Text the Member Experience Center to update your information at 423-274-6010.

## Make Your Summer Sweeter

Wouldn't it be nice to be able to skip a payment on your car loan or personal loan and use that money for something else?

Well, now's the time to talk with us about the USFCU Skip-A-Payment Program. Just be sure your request is made by or before your regular scheduled payment due date!

Text a loan office for more information: 423-274-6013

*An approved Skip-A-Payment request will extend the term of the loan. This program does not apply to any mortgage loans including, but not limited to; first mortgages and home equity products. Visa Platinum, Visa Platinum Plus, and Visa Platinum Preferred are also exempt from the Skip-A-Payment Program. Other restrictions may also apply.*



## USFCU LOCATIONS:

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

**Boones Creek Branch Office:**  
4718 North Roan St.  
Johnson City, TN 37615  
423.610.1900

**Lee Highway Branch Office:**  
2555 Lee Highway  
Bristol, VA 24201  
276.466.1222

**Abingdon Branch Office:**  
1060 West Main Street, Suite 1  
Abingdon, VA 24210  
276.676.0515

**Lebanon Branch Office:**  
1672 East Main Street  
Lebanon, VA 24266  
276.415.9130