

Why Join USFCU?



Your decision to join United Southeast Federal Credit Union is a great move in the direction of obtaining financial freedom. Credit Unions are unique in that they are not-for-profit financial cooperatives owned by its members.

Excess profits are returned to members through:

- New and improved services
- Lower rates on loans
- Higher returns on savings
- Fewer fees and exceptional personal service

Originally chartered in 1941, USFCU serves people who are employed by businesses and organizations in Tennessee and Virginia plus many residents of Sullivan County and Washington County TN, and Washington County and Russell County, VA.

As a member, you can maintain your membership for life. Your immediate family members, such as your spouse, children, siblings, parents, grandparents and even your roommates are eligible for membership.

Office Locations

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

1 Medical Park Boulevard
Bristol, TN 37620
423.844.3750

4100 North Roan Street, Suite 1
Johnson City, TN 37601
423.610.1900

2035 Lee Highway
Bristol, VA 24201
276.466.1222

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

1672 East Main Street
Lebanon, VA 24266
276.415.9130

Phone Numbers

Toll Free: 888.202.1212

Fax: 423.989.2119

Star: 423.968.STAR(7827)

800.707.STAR(7827)

Bill Pay: 1.888.918.7615

ATM/Debit 24/7 Member Service: 1.866.820.1065

ATM/Debit Activation and PIN Change: 1.866.985.2273

Report a Card Lost or Stolen: 1.800.449.7728

Online

www.usfcu.org
creditunion@usfcu.org



Visit our web site to learn more about the benefits of being a USFCU member.

Member Services



It's time to

Own It

Helping *our*
members live
better *lives*



United Southeast
Federal Credit Union www.usfcu.org

Savings Services

Checking Accounts

Our Checking is free with no minimum balance requirements and no per check charges. There are no hidden fees, no catches, and no gimmicks.

Savings Accounts

United Southeast Federal Credit Union offers a wide array of savings products and services designed to provide you with easy access and attractive interest earnings.

- Share Savings Account
- Money Market Share Account
- Christmas Club Account
- Mad Money Account
- Vacation Club Account
- Wedding Registry Account
- Newborn Account

Share Certificates

Our Share Certificates are the perfect way to get the most out of your dollar. Terms range from 91 days to 60 months.

- 91 Day CD
- 6 Month CD
- 12 Month CD
- 18 Month CD
- 24 Month CD
- 30 Month CD
- 36 Month CD
- 48 Month CD
- 60 Month CD

Individual Retirement Accounts

IRAs offer a great opportunity to plan for the future and earn high returns on your investment. We offer a variety of IRAs to meet your current and future needs. IRA Certificates work like a regular share certificate and are available with terms ranging from 6 to 60 months.

- Traditional IRA
- Roth IRA
- Coverdell Education
- 6 Month IRA CD
- 12 Month IRA CD
- 18 Month IRA CD
- 24 Month IRA CD
- 30 Month IRA CD
- 36 Month IRA CD
- 48 Month IRA CD
- 60 Month IRA CD

Lending Services

United Southeast Federal Credit Union strives to make the loan process easy for our members. Low rates, quick approval, and flexible terms are some of the ways we help our members live better lives. We also offer a variety of insurance services designed to protect you and your family's standard of living.

- New and Used Auto Loans
- New and Used Boat, Motorcycle, Camper, and RV Loans
- Visa® Platinum Credit Card with CURewards
- Fixed Rate First Mortgage Loans
- Adjustable Rate Mortgage Loans
- Fixed Rate Home Equity Loans
- Home Equity Lines of Credit (Variable)
- First Time Auto Loan
- Unimproved Real Estate Loans
- Revolving (Line of Credit) Loans
- Personal (Unsecured/Signature) Loans
- Share Secured Loans
- Certificate Secured Loans
- Farm Equipment Loans

Insurance Services

- Savings Insured to \$250,000
- IRAs Insured Separately to \$250,000
- Automobile Insurance*
- Homeowner's Insurance*
- Life Insurance*
- Accidental Death and Dismemberment Insurance*
- Credit Disability Insurance*
- Credit Life Insurance*

**Available Options*

Convenience Services

United Southeast Federal Credit Union members have access to an array of products and services aimed at convenience. By using these features, our members can experience financial freedoms like never before.

- ATM and Visa® Debit Cards
- @ccessUS – Online Account Access
- STAR – Simple Telephone Audio Response
- Mobile Access
- Checks2US – Mobile Deposit
- Online Bill Pay
- eStatements
- Text Alerts
- Direct Deposit and Payroll Deduction
- Drive-Thru
- Extended Operating Hours
- Quarterly Newsletter – UNITED
- No Charge Notary Service
- Safe Deposit Boxes
- Surcharge-free ATMs
- NADA for Cars, Boats, RVs and Motorcycles
- Car Fax

Financial Services

- Accel™ Members Financial Management
- Financial Counseling
- Online Loan Applications
- Loans by Fax and Email
- Cashier's Checks
- Money Orders
- Worldwide Wire Transfers

