



Gunbarrel Branch  
1529 Gunbarrel Rd.  
Chattanooga, TN 37421

Main Office  
555 Walnut Street Suite 100  
Chattanooga, TN 37420

Northgate Branch  
2186 Northgate Park Lane  
Chattanooga, TN 37415

Phone: 423.870.7610  
Visit us at [www.trustfcu.com](http://www.trustfcu.com)

3rd Quarter Newsletter 2023

## Tennessee Credit Union League TriStar Advocate of the Year



We are excited to announce that our President/CEO, David Smart, has been recognized by the Tennessee Credit Union League with their TriStar Advocate of the Year Award. This award was presented to David Smart to commend his work in advocating for Community Development Financial Institution (CDFI) credit unions who are serving their underserved communities.

Trust FCU is the only CDFI credit union in the Chattanooga, Tennessee area. Since 2015, Trust FCU has invested over \$350 million in loans to low and middle income families in the Chattanooga target market.

### OUR MISSION STATEMENT

*“To provide safe and sound financial services and products to our field of membership while maintaining the highest standards of ethics and integrity.”*  
*Since 1934*

Holiday Schedule  
WE WILL BE CLOSED

INDEPENDENCE DAY  
TUESDAY, JULY 4TH

LABOR DAY  
MONDAY, SEPTEMBER 4TH

COLUMBUS DAY  
MONDAY, OCTOBER 9TH

**SEC football schedules  
will be available  
at all branches in August!**

## Back to school GIVEAWAY!

Register to win one of FIVE \$200 Visa gift cards for back to school shopping!

Watch your email for registration instructions.

Be sure to update your contact information so you don't miss out!



# Scam Alert



Think Quick and Slow Down!

New scams pop up every day by phone, text and e-mail. One step you can take to prevent being a victim is to slow down. If you feel rushed, pressured or anxious about taking action, someone wants you to act quickly without thinking.

Do not respond to any messages asking you for personal information, a PIN or password. We will never contact you requesting this information. Do not give anyone your online banking login information, and use strong passwords you keep stored safely.

Some other industry recommendations include:

-Implement strong security measures, such as using unique passwords for all accounts, enabling two-factor authentication, and keeping all software and security protocols up to date.

-Be cautious about sharing personal information. Be selective about the personal information you share online and be cautious about responding to requests for personal information from unknown sources.

-Verify the authenticity of information and communications. Be skeptical of information and communications that seem suspicious or too good to be true and take steps to verify their authenticity before acting on them.

-Educate yourself about the common signs of fraudulent activity, such as unsolicited requests for personal information or offers that seem too good to be true.

-Report suspicious activity. If you suspect that you are the target of fraudulent activity, or if you come across suspicious information or communications, report it to the appropriate authorities and your financial institution representative.

Financial Facts  
(As of April 30, 2023)

Members	8,396
Assets	\$122,991,981
Deposits	\$107,922,795
Loans	\$97,782,672

Federally Insured by NCUA



Board of Directors

Tony Sanders	Chair
Paul Larkins	Vice Chair
Robbi Henderson	Secretary
Michelle Holland	Treasurer
Travis Bowlin	Director
Bruce Chambers	Director
Sue Moore	Director
Sean Goff	Director
Julie Harper	Director

Supervisory Committee

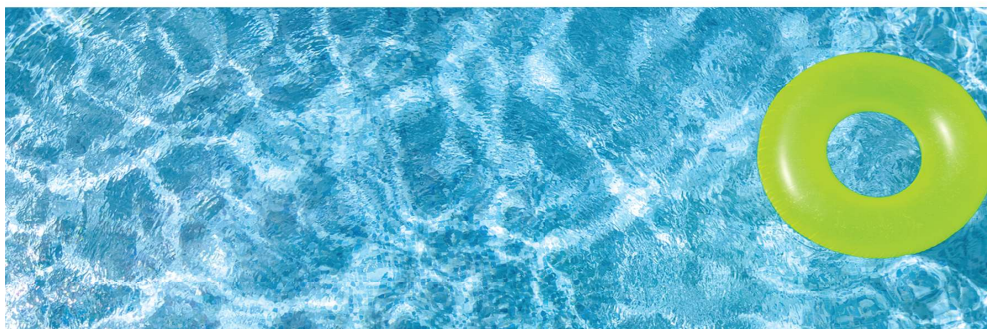
Marji Fortmiller	Chair
Andy Gaither	Member
Cathy Lovejoy	Member

President/CEO

David Smart

## Travel plans this summer?

Let us know before you go!



Our fraud monitoring system may flag your out of town transactions as fraud. Letting us know about your trip will help us make sure your debit card transactions go through. At Trust FCU, your account safety is our priority.

Call us at 423-870-7610 or let us know your travel dates through your online banking.

## DID *you* KNOW?

You can split the dinner bill, pay rent, or send money to a friend for free using Zelle® through your Trust FCU app or online banking.