



CU in the CS News



CREDIT UNION

Winter 2021

CS Credit Union Continues To Serve Our Members

The Credit Union remains open to continue serving our members during this second surge of COVID-19 cases. As we go to print with this edition, we are not sure what the future holds for our state and our nation. The recently released vaccine, the spike in cases and the potential undetermined business lockdowns are all on our minds. As a reminder, the Credit Union is an essential business and will continue to serve our members with required precautions in place to protect the health and safety of our staff and members.

We encourage members to conduct as much of their business as possible remotely through [online access](#), mobile app, remote deposit, phone and ATM service. However, our offices remain open for those that require an onsite visit, including drive thru service at the Main Office. Appropriate social distance and daily sanitizing measures are in place to reduce risks. If there are any changes to our operating status or hours, this information will be communicated via our website, mobile app, phone/text messages and office postings.

We hope the effects of the pandemic will be minimized over the coming months and this will soon be behind us. Members expecting stimulus checks by direct deposit or mailed checks from the IRS, need to beware of and protect yourself against scammers attempting to defraud members of their payments. If there are outside requests for any of your personal or account information, do not respond and notify the Credit Union of these attempts.

If you are experiencing financial hardship from business closings and temporary shutdowns due to the pandemic, your credit union is here for you. For those who may have lost their job, been furloughed, or experiencing a significant

loss of income due to the pandemic, please contact the Credit Union for assistance and answers to your questions.

We may be able to ease your financial burdens with options such as loan payment extensions, partial payments, and emergency loans. See the contact list, our website or mobile app for contact information.



Get Your Next Loan at the Credit Union

The Credit Union can provide most any type loan with lower rates and better terms. Go online, check our mobile app, or call the office

for all your loan needs. Personal signature loans, CD/share secured loans and Visa credit cards for your everyday needs. We have a full range of new and used vehicle loans, boats, campers, motor homes, new and used recreational and farm equipment loans as well. All available for your next purchase, or refinance. View a full slate of Real Estate Loans including Conventional, FHA, VA, USDA, 203(k), Regular and Jumbo loans with 10 to 30-year terms through our Mortgage Loan Partner, AmeriCU. The Credit Union also offers 80% LTV internal 15-year fixed rate mortgage loans and Home Equity Line of Credit loans. Contact the Credit Union today for more details on all your loan needs.

Update Your Credit Union Accounts



It's a new year and a good time to review and update the information on your Credit Union accounts. You should review all of your contact information for correct phone numbers, email addresses and beneficiaries on all your Credit Union and IRA accounts. It is especially important to have the correct beneficiaries on your accounts. Some members have experienced life-changing events (marital changes, deaths, births, etc.) since they opened an account or IRA, and their beneficiary information may not be up to date. Be sure that your account is set up to go to the beneficiary that you desire and it is accurate. It is also important to have correct contact information on your account in the event the Credit Union needs to contact you about your account. Please contact the Credit Union if you need to verify and update information or beneficiaries on your accounts.

However, beware of fraudulent calls and emails that request personal information by email or phone. We do not make requests for personal information by email or phone. If you receive a call or email asking for personal information, do not provide any information and contact the Credit Union immediately.

Did holiday expenses sneak up on you this year? Open a Christmas Club Account and be prepared for 2021!

A Christmas Club Account is a dedicated savings account that helps you plan for holiday expenses by saving a little all year long. Funds are automatically disbursed to your share account in October, just in time for holiday shopping. Ask one of our associates how you can open a Christmas Club account today!

BOARD OF DIRECTORS

Dale Sherrill - Chairperson
Jean Gay - Vice Chairperson
Rose Sipe - Secretary/Treasurer
Smitty Drum
Bob Ferber
Tony Dale
Alex Meyer



ANNUAL MEETING ELECTION RESULTS

At our last annual meeting, we announced the results of the election for 2 spots on the Board of Directors. The Board establishes policies and is responsible for the general direction and control of the affairs of the credit union. We would like to congratulate Dale Sherrill and Bob Ferber and we know they will serve the credit union well over their three-year term.

CONTACT US

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Email	info@csnccreditunion.org
Mailing Address	6519 Comm Scope Road Catawba, NC 28609
Claremont Office Phone	828-459-5768
Audio Response	828-241-6324 or 800-864-1927
Lost or Stolen Debit Card	800-500-1044
Lost or Stolen Credit Card	800-322-8472

*PO Box 199 is no longer a valid address.
Do not mail anything to the old PO Box address.*

