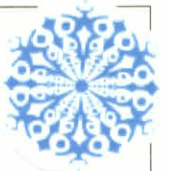


CHA-TEL CHATTER



CHA-TEL FEDERAL CREDIT UNION



FIRST QTR 2018



OUR ANNUAL MEETING

CHA-TEL FCU invites every member to attend our—your—annual meeting. Why? Because all members are equal owners of the credit union.

The annual meeting is an occasion for the elected officers to report to you, our owners. And it's an opportunity for you to raise concerns and ask questions.

When you actively participate and share your ideas, the entire credit union benefits.

Please join us on MONDAY, MARCH 19th at 630 pm- 1500 MacCorkle Ave-1st floor conference room.

We will serve refreshments and you will leave with a better understanding of our purpose and our goals.

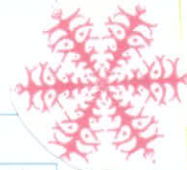


Start The Year On The Right Foot

Whether your holiday expenses were more than you anticipated or you have upcoming tax expenses you are not prepared for, we are here to help.

With flexible terms and low rates, our personal loans may be just what you need to get back on track.

Check out our rates and call us with any questions.



ACH ORIGATION

Now you can have your payments made with ease. Your credit union now offers the ability to have funds automatically transferred from another financial institution..

- PAY YOUR LOAN PAYMENT
- DEPOSIT TO YOUR ACCOUNT

STOP BY AND SIGN UP TODAY



CARD VALET USERS

The latest Card Valet release is scheduled for January 21, 2018. Maintenance will be performed from 12 am to 11 am and it is possible the app will be unavailable during this update.

Please note that iPhone 4 and iPhone 4s will no longer be supported after this date.

It is recommended that users set their mobile device to automatically download newly released versions of the app.



LOAN PAYMENTS

All loan payments with Cha-Tel are due on the 5th of each month. You are given a 10 day grace period. After the 15th of the month a late fee will be added and all services will be suspended until account is in current status or payment arrangements have been made prior to the 15th. We are aware that circumstances arise—but Cha-Tel is here to assist you in those times.



2018 Holiday Schedule

OFFICE WILL BE CLOSED

JAN 1-NEW YEARS DAY

FEB 19-PRESIDENTS DAY

MAY 28-MEMORIAL DAY

JULY 4-INDEPENDENCE DAY

SEPT 3-LABOR DAY

NOV 12-VETERANS DAY

NOV 22 & 23-THANKSGIVING

DEC 24- CLOSING AT NOON CHRISTMAS EVE

DEC 25-CHRISTMAS DAY

FYI



- Visit our website at www.chatelfcu.com
- Sign up for E-statements it's easy and secure and accessible when you need them.
- Night depository is opened daily at 8:30 am
- Remember all family members are eligible to join and enjoy all the services Cha-Tel has to offer.

