



Tuscaloosa FEDERAL CREDIT UNION

CU News

A Publication For Tuscaloosa VA Federal Credit Union Members

Summer 2017

Look to Us for Your Home Mortgage! Get the Most From Your Home Equity!

Whether you're buying a new home or thinking about a refinance of your current mortgage, let Tuscaloosa VA FCU open doors for you. We offer up to 90 percent of the value of a home with no Primary Mortgage Insurance (PMI). Are you renting? Now is a great time to consider buying a home, as a mortgage with us may be less than your monthly rent. For more information, call us today!



We offer eligible homeowners a way to get money from your home! Using the equity as collateral, a Home Equity Line of Credit (HELOC) allows you to withdraw funds as you need to, and we pay the closing costs! Consult your tax professional to see if you can also deduct the interest on your tax return. Call us at 205-556-7819 option 4 to speak with one of our Mortgage Loan Officers.

*Certain qualifications apply, so please call for details. All rates and promotions are subject to change without notice.

We Finance Summer Toys!

Enjoy the heat when you head out this summer without getting burned by high interest rates! Tuscaloosa VA FCU offers loans for new and used cars, trucks and motorcycles. We also have great rates and competitive terms for summer toys such as boats, campers, jet skis, 4-wheelers, RV's and more! If you can steer it, we can finance it! It's easy to apply. Call us today!



Summer Travel Plans? Keep Us In the Loop!

If you'll be using your credit union debit or credit card while traveling this summer, make sure to let us know. Our MasterCard Debit Card and VISA Credit Card include fraud protection features that can cause transactions to be flagged or declined when used in unusual geographic locations. Your debit card can be used to securely pay for all of your travel purchases and to withdraw cash surcharge-free at select in-network ATMs, but simply give us a call to let us know when and where you'll be traveling. We will make a notation on your account so that unexpected payments made at your travel destinations aren't denied.



Safe Deposit Boxes are Available!

Rather than worry about the safety of your valuables at home, consider a Safe Deposit Box at Tuscaloosa VA FCU. We offer our members two sizes of secure rentals to store important items and documents. Call us today for size and pricing information!

Be Safe and Smart Online

Looks can be deceiving, and Internet fraudsters are becoming ever so clever. They send emails that LOOK official – with a logo and maybe even a link to a site that looks legit – but stop and think before you click to open any links.

If you ever get a request from someone with whom you do business, whether it's a credit card company, bank, utility company, credit union or other institution, asking you for information, be very cautious!

Any company you have an account with should **NEVER** ask you for information. They may ask you to **CONFIRM** information (which they tell you) but they should never ask YOU to provide it.

These fraudsters may threaten to close your account, freeze a credit card, or even automatically withdraw money from your account if you don't give them the information they want

If you are contacted and you think something is fishy, before you give any information, contact the company through its official website or phone number that you already know to be legitimate, from a statement or the back of the actual credit card you have.



Drive Up to Our New ATM This Summer!

A change is coming soon to our Livingston Branch! This summer, we're replacing our walk-up ATM with one you can drive up to. Enjoy the convenience of automated banking without leaving your car. This safer, more convenient ATM is one more way for us to better serve our members!



Help Us to Help You

It is so important to keep your information with us up to date. Should we ever need to reach you in the event of an issue with your account or if we suspect fraud, we need our members' current account information. So when you come in for a transaction, our tellers will be asking you to confirm information with us such as your address, email and cell phone and landline numbers. Please take a moment to ensure this information is accurate. Your cooperation is greatly appreciated!

Holiday Closings

Labor Day - Monday, September 4th
Columbus Day - Monday, October 9th



www.tvacu.com

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

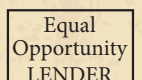
On the 2nd Wednesday of every month, all credit union branches close early for Staff Training.
Main Office - closes at 3:00 PM
Northport Branch - closes at 2:30 PM
Livingston Branch - closes at 2:00 PM

MAIN OFFICE
V.A. Medical Center,
Loop Road
(205) 556-7819
Office Hours
Monday – Friday
8:00 AM – 4:00 PM
V.A. Payday Fridays
8:00 AM – 5:00 PM
(Drive Thru Only)

NORTHPORT BRANCH
Essex Square
Shopping Center
(205) 556-4575
Office Hours
Monday – Friday
9:00 AM – 5:00 PM
Drive Thru Open Until
5:30pm

LIVINGSTON BRANCH
719 North Washington Street
(205) 652-1075
Lobby & Drive Thru Hours
M, T, TH, F
9:00AM – 4:00PM
Closed 1:00 - 2:30PM
Drive Thru Open Until 4:30PM

Wednesday Hours
Lobby & Drive-Thru
W - 9am - 2pm



For lost or stolen VISA Credit Cards, call 1-800-991-4964.

For lost or stolen Debit Cards, call 1-800-264-5578.