

# FOOTHILLS FLYER



PUBLISHED SEMI-ANNUALLY FOR MEMBERS OF FOOTHILLS FEDERAL CREDIT UNION

## Congratulations to the Class of 2025!

We are honored to award College Scholarships to 5 of our members:



**Lenoir City High School – Amelia Niermann**

**Loudon High School – Caden Ridings and Ariel Walden**

**Sequoyah High School – Anna Mills**

**Sweetwater High School – Madisyn Sewell**

### *Words of Wisdom*

*“Do the best you can until you know better.  
Then when you know better, do better.”  
Maya Angelou*

### *Just A Note:*

*October 1st  
Christmas Club Disbursement*

**Effective July 1, 2025, our Funds Availability Policy (check hold) will be changed to the following:**  
We are increasing the amount we make available for withdrawal by checks not subject to next day availability from \$225.00 to \$ 275.00. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft, increases from \$5525.00 to \$6725.00. The cash amount of funds made available when using the ACT’s permissive for withdrawals by cash or other similar means from \$450.00 to \$550.00.

# Take A Break

Skip-A-Payment

## THIS MONTH!



### FOOTHILLS FEDERAL CREDIT UNION

Restrictions Apply: Contact Foothills Federal Credit Union Loan Department for details on how to apply. Skip-A-Pay is not valid on any Real Estate Loans, Home Equity Line of Credits (HELOC's), Credit Cards or loan accounts that are delinquent or not in good standing. Skip-A-Pay applications are subject to Credit Union approval. A \$25.00 fee applies for each qualifying skip-a pay application. Approved applicants are required to sign an agreement that each Skip-A-Pay will extend the final payment/ loan term by 1 month and interest will continue to accrue on the loan during the Skip-A-Pay month. Skip-A-Pays may have an adverse impact on loans with Gap insurance and any claims paid by Gap insurance carriers.

## HELP US TO HELP YOU

Please make sure your account information is up to date. We need your current address, email and phone numbers (at least 2). This helps our fraud department contact you if a problem arises with your account.

If you have recently renewed your driver's license, please bring it by so we can update your account.

Review your beneficiary designations regularly.

### Travel Plans?

Please contact one of our branches to flag your debit cards and/or credit cards for travel. This will allow you to use your cards without any interruption.

### Holiday Closings

**Labor Day**  
September 1st

**Columbus Day**  
October 13th

**Veterans Day**  
November 11th

**Thanksgiving**  
November 27th and 28th

**Christmas**  
December 24th and 25th

**New Year's Day**  
January 1st

### General Information

#### BOARD OF DIRECTORS

Rollen Bradshaw, *Chairman*  
Tony Stanley, *Vice Chairman*  
Bron Herron, *Treasurer*  
Tressea Webb, *Secretary*  
Shirley Alford  
Rebecca Starnes  
Rodney Willis  
Steve Millsaps  
Beverly Perkins

#### SUPERVISORY COMMITTEE

Steve Cook, *Chairman*  
Mike Brubaker  
Beth Makowski

Keep up with us  
on Social Media



@ Foothills Federal  
Credit Union

#### Loudon (Main Office)

956 Mulberry Street, Loudon, TN 37774  
Phone 865.458.4347  
Fax 865.458.1710 or 865.458.5816  
Hours: M - F 8 am - 5 pm (Lobby) F 8 am - 6 pm (Window)

#### Lenoir City Branch

605 Highway 321, Lenoir City 37771  
Phone 865.271.0000  
Hours: Monday - Friday 8:30 am - 5 pm

#### Sweetwater Branch

413 Sweetwater-Vonore Rd., Sweetwater 37874  
Phone 423-337-7870  
Hours: Monday - Thursday 8:00 am - 4:30 pm Friday 8 am - 5 pm

Toll Free 1.800.978.8884

Foothills Flyer is published semi-annually by Foothills Federal Credit Union as an information source to our members. Comments are welcome and should be sent to the editor at [info@foothillsfcu.org](mailto:info@foothillsfcu.org)