

MONEYWISE

BOWATER CREDIT UNION

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WE'RE WITH YOU, WE'RE HERE FOR YOU



Things are changing fast, and your credit union is here by your side ready to react and serve. Our monthly newsletters are written and edited in the month before you receive them; by the time you read this things may have changed again! And if they do, just know that we are ready and will still be here for you. At this time, we want to update you on our current services and response to the COVID-19 Pandemic:

Lobbies by appointment, extended hours for phone and drive-thru service

- Calhoun: Mon - Fri 7:30 am - 4:30pm, Sat 9am - 12:30pm
- Athens, Hardwick Farms Cleveland, King Street Cleveland: Mon- Fri 8:30am - 6pm, Sat 9am - 12:30pm
- Keith Street is temporarily closed for renovations. We look forward to welcoming you to your new Keith Street later this year!

Special assistance for members with financial hardship

If you are experiencing financial hardship, contact us at 423-336-7268 so we can help. As always, if you believe you will be unable to make your loan payment, contact us in advance of your due date.

By the members, for the members

We're proud of and grateful for our staff during this difficult
(Continued on Page 2)

YOU SHOULD KNOW ... AVOID CORONAVIRUS AND STIMULUS SCAMS

As millions of Americans receive their Economic Injury Stimulus Payments, scammers world-wide will be seeking to take advantage and prey on fears.

Don't respond to texts, emails, or calls about checks from the government. The IRS will use the mail for any communications related to the stimulus payments or tax returns.


Ignore online offers for vaccinations and home test kits. Talk to your trusted medical professional for health needs.

Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes. 🌊

We always
have your
back.



("We're here for you" from Page 1)

time, and hope that our members know that serving you is what drives us every day. Though the world seems strange, your money is safe and accessible. If your debit card gives you trouble or you experience fraud, we will answer your calls and help. If you get locked out of myBRANCH, we're here to help. If you need help enrolling in or using any remote services like debit cards, ATMs, online account access, the mobile app, mobile deposit, anything at all, we're here and happy to be of service. We are member-owned, and your accounts are safe, insured, and accessible. 

LOOKING FOR SERVICE WHEN YOU CAN'T VISIT A BRANCH LOBBY? WE'RE HERE FOR YOU:

What I Need	Where To Go
Money Withdrawal	ATMs, Drive-Thru, or "Cash Back" at store checkout.
Check Deposit	Mobile App, Night Drop, Drive-Thru, or Bowater ATM
Loan	Bowaterecu.org, or call us
Loan Payment	myBRANCH (ACH In under Self Service tab if you wish to pay from another bank or credit union), Drive-Thru, Night Drop, or call us
Debit Card Pickup	Drive-Thru, or call us to mail it to you
Card Services	Call us
Signing Card Disputes	Drive-Thru
Wires	myBRANCH under Self-Service tab, or call us
Membership Application	Online, or call us for an appointment
Balance History or General Inquiry	myBRANCH, PAL phone system, email info@bowaterecu.org , or call us
Statements and Check Copies	myBRANCH, Drive-Thru, or call us to receive by mail
Notary Service	Call us for an appointment
IRAs	Call us for an appointment

SPECIAL HOURS WHILE OUR LOBBIES ARE CLOSED*

ATHENS:

1112 Congress Pkwy S.
Athens, TN 37371
P: (423) 252-1140 F: (423) 252-1170
Drive-Thru Hours:
Mon - Fri 8:30 - 6, Sat 9 - 12:30

CALHOUN:

P.O. Box 359, 5123 Hwy 11 S
Calhoun, TN 37309
P: (423) 336-7268 F: (423) 336-3001
Drive-Thru Hours:
Mon - Fri 7:30 - 5:30, Sat 9 - 12:30

3 CLEVELAND LOCATIONS:

4531 HARDWICK FARMS PKWY NE
Cleveland, TN 37320
P: (423) 303-4240 F: (423) 303-4270
Drive-Thru Hours:
Mon - Fri 8:30 - 6, Sat 9 - 12:30

LOANZONE: 1040 KING STREET SE

Cleveland, TN 37311
P: (423) 303-LOAN (5626) F: (423) 303-5627
Drive-Thru Hours:
Mon - Fri 8:30 - 6, Sat 9 - 12:30

1007 KEITH STREET NW

Cleveland, TN 37311
P: (423) 472-2300 F: (423) 472-3222
Temporarily closed for renovations

*as of 4/15/20. See website and social media for updates.

PERSONAL ACCOUNT LINE

336-7913 • 1-800-951-8996



Over 50,000 Surcharge-Free ATMs with your Bowater CU Debit Card!



BOARD OF DIRECTORS:

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Moneywise is published by Bowater Employees Credit Union as an information service to members. Questions, comments and suggestions are welcome and should be sent to the editor.

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