

# The Messenger

BOWATER CREDIT UNION

VOL. 35  
NO. 3  
JUL 2021

## BEST OF THE BEST!



Thank you for voting your credit union as the BEST OF THE BEST in both the Daily Post Athenian and the Cleveland Daily Banner!

Thanks to your voting, our team was recognized with the following reader's awards:

### Cleveland Daily Banner:

1st Place: Best Credit Union

Runner-up: Mortgage Lender

### Daily Post Athenian:

1st Place: Best Credit Union

Runner Up: Best Loan Officer - Jamie Rudder

Rudder

### News 12 Now Chattanooga Viewer's Choice Awards:

Runner Up: Best Credit Union



JAMIE RUDDER  
BEST LOAN OFFICER

We're proud to serve you and we promise to continue to deserve these awards! 🌊

Christmas in July Toy Drive for Goodfellows! Details Page 2

INSIDE:  
Vote for your  
favorite T-  
Shirt Design!

YOU SHOULD KNOW ...

THAT EMAIL  
ASKING YOU TO BUY  
GIFT CARDS ISN'T  
FROM YOUR BOSS



Multiple members have reported receiving emails that *appear* to be coming from their supervisor. The email asks the reader to buy gift cards for some company purpose, like rewards for employees, and asks the reader to send a picture of the gift card number as proof that the request has been done.

As soon as you've sent the picture, the funds on the  
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 **Bowater**  
Credit Union

# FINANCIAL FACTS

**Your credit union will be closed the following days:**

- Monday, July 5, Independence Day Observed
- Monday September 6, Labor Day
- Monday October 11, Columbus Day

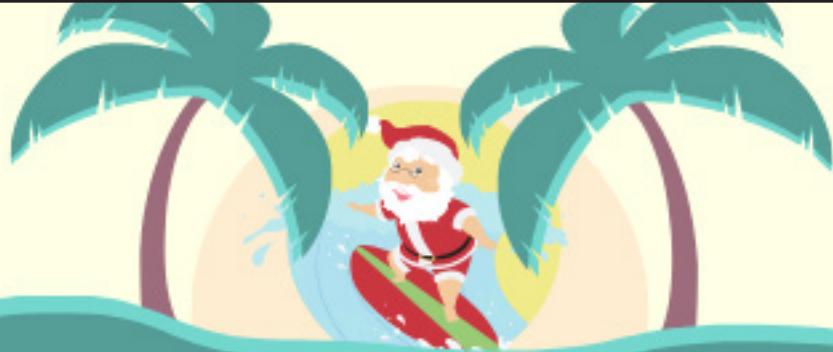
	05/21	05/20
<b>Assets</b>	\$230,740,830	\$195,582,987
<b>Member Deposits</b>	\$210,400,433	\$177,399,245
<b>Loans</b>	\$113,907,322	\$99,433,655
<b>Members</b>	18,411	17,639

*(‘Email from Boss Scam’ Continued from Page 1)*

giftcards are quickly used by the scammer. By the time you realize it was NOT a company request to buy the cards, the money you have spent is gone.

So what can you do if you get an email from your boss making an unusual request like this one (or whatever the scammers think up in the future)? Pay attention the actual email address it’s from: the “name” might appear as Joe Boss, but when you examine the address, it’s really coming from jboss@yahoo.com instead of the company email.

When it doubt about any email, contact your boss by phone or text to verify the request came from them. And as a general rule, if anyone asks you to send pictures of gift card numbers, it’s a scam! 🌊



## Christmas In July Toy Drive

Through the month of July, bring new or gently used toys to any branch. The toys will be given out with the Goodfellows Christmas Baskets to families in need in December.

# CHOOSE YOUR FAVORITE DESIGN!

The winning design will be displayed on T-shirts given out at Member Appreciation Day 2020 on Thursday, October 21.

The winning designer receives \$100 and 10 shirts for family and friends. Ballots must be received by August 1.



Ballot - please vote only once. Only actual ballots will be accepted, no copies or faxed votes. Vote for one design.

- \_\_\_\_\_ 1) Support Local
- \_\_\_\_\_ 2) At Home & On the Go
- \_\_\_\_\_ 3) Trees Over Water
- \_\_\_\_\_ 4) Sunrise
- \_\_\_\_\_ 5) 67 Years

Mail completed ballots to:

Member Appreciation Day T-shirt design contest  
Bowater Credit Union  
1040 King St SE  
Cleveland, TN 37311

or drop it off at any Bowater Credit Union branch by Aug 1.



HE LOVES THE RIDE, YOU'LL LOVE THE RATE

**AUTO LOANS AS LOW AS 1.99% APR\***

Apply Online at [BowaterECU.org](http://BowaterECU.org)

[See Rates](#)

\*1.99% APR for New Autos up to 36 mo. \$28.64 per \$1k borrowed.

## WITHHOLDING NOTICE

FOR MEMBERS WITH IRAS AT BOWATER EMPLOYEES CREDIT UNION

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.



**ATHENS:**  
 1112 Congress Pkwy S.  
 Athens, TN 37371  
 P: (423) 252-1140 F: (423) 252-1170  
 Lobby Hours:  
 Mon - Thur 9 - 5, Fri 9 - 6  
 Drive-Thru Hours:  
 Mon - Thur 8:30 - 5:30, 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  
 Lobby & Drive-Thru Hours:  
 Mon - Thur 7:30 - 4, Fri 7:30 - 5:30

**3 CLEVELAND LOCATIONS:**  
**4531 HARDWICK FARMS PKWY NE**  
 Cleveland, TN 37320  
 P: (423) 303-4240 F: (423) 303-4270  
 Lobby Hours:  
 Mon - Thur 9 - 5, Fri 9 - 6  
 Drive-Thru Hours:  
 Mon - Thur 8:30 - 5:30, 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  
 Lobby Hours:  
 Mon - Thur 9 - 5, Fri 9 - 6, Sat 9 - 12:30  
 Drive-Thru Hours:  
 Mon - Thur 8:30 - 5:30, Fri 8:30 - 6, Sat 9 - 12:30

**1007 KEITH STREET NW**  
 Cleveland, TN 37311  
 P: (423) 472-2300 F: (423) 472-3222  
 Hours:  
 Mon & Thurs 12 - 5, Fri 9 - 5

**PERSONAL ACCOUNT LINE**  
 (423) 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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