



# LIFESAVER

Now serving you with more than 6,000 locations nationwide with Shared Branching!

**Main Office**  
946 East Third Street  
Chattanooga, TN 37403

Mon/Tues/Thurs/Fri  
8:00am-4pm  
Wednesday  
11:00am-4:00pm

**Drive-thru:**  
1111 East Third Street

**Hours:**  
Mon-Fri (7:15am - 5pm)

**Phone:** 423.242.4728  
**Fax:** 423.242.1940

**Parkridge Office**  
2339 McCallie Avenue, Ste. 404  
Chattanooga, TN 37404

Mon-Thurs: 9:00am-4:00pm  
Friday: 9:00am-5:00pm

**Phone:** 423.493.1758

**Email:** [hscu@comcast.net](mailto:hscu@comcast.net)

**Audio Response:**  
423.242.1941

## 2018 Holiday Schedule

Monday, January 1  
New Year's Day\*

Monday, January 15  
MLK, Jr. Day\*

Monday, February 19  
Presidents' Day\*

\*credit union will be closed

[www.hscu.net](http://www.hscu.net)

Federally  
Insured by  
NCUA



## Start 2018 With New Wheels

Didn't get that big red bow Christmas morning wrapped around a new car? That's ok...feel the start of something new in 2018 by treating yourself to a new ride! It's simple. Take advantage of our Auto Loan options that are available to you. We have many! Even if you have not-so-great credit or no credit at all, we still have an auto loan program for you.

Recently financed your new auto with another lender? That's ok. Let us take a look and see if we can lower that payment each month for you. Plus, autos with 15,000 miles or less qualify for the new auto loan rate.

How does that sound? Let 2018 be the year that you drive around in style with an auto loan from HSCU! We promise to make you look good! Stop by our office, apply online via our website ([hscu.net](http://hscu.net)) or give us a call (423.242.4728) today to start 2018 off on the right wheels.

*\*loans subject to credit approval; some restrictions apply; refinances do not apply to existing HSCU loans*



## High-Interest Credit Cards? Blah!



If you aren't carrying our low-rate Visa credit card, now is the time! Did you charge holiday gifts on your high-interest credit cards? We can help! Our low, fixed rate, worldwide acceptance, and generous credit limits will help you get rid of those other cards and keep ours top-of-wallet!

**Don't have our card?** No worries! You can apply for your HSCU Visa credit card directly from our website ([www.hscu.net](http://www.hscu.net)) under the Products & Services tab, Loans, Visa credit card. If you have any questions, feel free to give us a call (423.242.4728).

*\*loans subject to credit approval; some restrictions apply*

## Get a \$100 Cash Reward for Every Line You Switch to Sprint

Members get a \$100 cash reward for every new line when you switch to Sprint®. Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, you'll get a \$50 loyalty cash reward every year for every line. Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).