

## CEO'S CORNER



by: **Allen Upchurch**, *President & CEO*

HAPPY NEW YEAR, AGAIN!!! Seems like this Holiday Season was a carbon copy of last year's, with yet another COVID-19 variant looming, and a country on edge as we continue to battle this seemingly never-ending pandemic! The good news is that our Main Office at 670 Metropolitan Parkway is fully open, and we're eager to serve you with our full staff! We will continue to monitor the progress of the omicron variant and its impact on the community, and thank

you for doing your part to help us keep our staff and all of you safe by wearing your masks when you come in, and social distancing.

In the way of review, we had a very successful year in 2021, even as the economy made its way back from the recession. In the beginning of the year, we kicked off our commercial lending activities and assisted approximately 100 small businesses with the Paycheck Protection Program loans offered with the guarantee of the SBA. We continued our relationship loan programs, offering second Freedom Loans, Back to School Loans, and our Holiday Loans which many of you took advantage of again.

This year, our focus will continue to be on lending, and on our technology platform, as we bring you instant issue debit cards, so you won't have to wait to get your card once you open an account, an upgrade in our mobile and online banking services, a P2P payments solution, and remote deposit capture, just to name a few services. The big event in 2021 was our acquiring a CDFI grant from the Department of the Treasury to assist disadvantaged consumers and businesses who have suffered from the pandemic, and to support our continued growth and citizenship in the community we serve. We will be launching some alternative mortgage programs and more mainstream commercial loans as we head into 2022, so while mortgage rates are still low, now is the time to take advantage and acquire a home or refinance. Our Home Equity Loans and Lines of Credit are also very affordable, and in some instances, we even pay your closing costs. Check with a Financial Services Officer for details about these great products!

This is the issue of Dollars and Sense in which we announce our Annual Meeting and Board elections. The nominating committee has done its job to put forth the names of candidates who are running for election to the Board for three-year terms that begin after our Annual Meeting. We also encourage members in good standing to run by petition. Please see the announcement in this edition of the newsletter for details. We will be attempting to have an in person Annual Meeting this year, once again back at Atlanta Technical College on Metropolitan Parkway. At this time, the College is limiting attendance to 100 people, and we will be announcing reservations within the next month, with those who can't attend joining by virtual attendance. This is an important part of the democratic process that is unique to credit unions. So please make your voice heard!

Thank you so much for all you do to support Credit Union of Atlanta. Your loyalty to the credit union during this pandemic has been greatly appreciated, and mainly responsible for our success and survival these past two years. Knowing you have a choice in who you do business with, we greatly appreciate your business, and the trust you continue to place in us to handle your banking needs.



## GET INTO GEAR FOR THE NEW YEAR! NEW & REFINANCED AUTO LOANS\*

Ready to get into a new gear for a new year? Whether you want to refinance that high interest auto loan, or you want to apply for a new one, we have the financing deal you need!

We offer:

- Rates as low as 2.54% APR\*\*
- Flexible terms up to 84 months
- Quick and easy loan processing
- Pre-approvals so you know your budget before you shop
- Refinance options to potentially lower your current rate
- And much more!

Get into gear for the New Year. Apply today online at [www.cuatlanta.org](http://www.cuatlanta.org).

\*All loans subject to credit approval. Terms and conditions may apply. Existing CUA auto loans are not eligible for refinance. | \*\*Annual percentage rate.



## FREE UP FUNDS FOR THE NEW YEAR! HOME EQUITY LINES OF CREDIT\*

Did you know you can borrow against the equity you've built up in your home and use for just about anything? Whether you're planning to renovate your home, pay off holiday debt or even take a milestone vacation this year, you can free up the funds you need with a home equity line of credit.

- Lines of credit up to 90% of your equity
- Tap into the funds repeatedly and pay back as you go
- Access a competitive rate\* and an easy, affordable repayment schedule
- Enjoy a quick and easy application process
- Receive personalized service and answers to all your questions from our loan experts

Free up the funds you need to tackle your 2022 plans. Apply for your HELOC at the credit union or online at [www.cuatlanta.org](http://www.cuatlanta.org) today!

\*Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.

NMLS #803551

## DO MORE WITH YOUR MONEY IN 2022!

### Balance Transfers for 1.95% APR\*

For a limited time only, if you transfer your credit card balance to a Credit Union of Atlanta VISA credit card, you can get a fresh start on paying that balance down with **no balance transfer fee and 1.95% APR\* on transferred balances!**

With a VISA® from CUA, you'll enjoy:

- 1.95% APR\* for 6 months
- Competitive rate as low as 6.95% thereafter
- No balance transfer fee
- DOUBLE reward points for all balances transferred
- And much more!

Do more with your money this year. Call **404.658.6465** or visit [www.cuatlanta.org](http://www.cuatlanta.org) to apply for your balance transfer today and start saving!

\*Annual percentage rate. 1.95% APR available for 6 months. Following this limited time period, the rate will revert to the standard 6.95% thereafter. Subject to credit approval.



## SCHOLARSHIP OPPORTUNITY IS COMING!

Be on the lookout for details of our 2022 scholarship opportunities to come. Stay tuned to our website and future newsletters!



# SAVE THE DATE FOR THIS YEAR'S ANNUAL MEMBERS' MEETING!

All credit union members are invited to participate in our annual meeting. At this time, we anticipate making this a hybrid meeting with a select number of individuals attending in person and others joining virtually. Please save the date and stay tuned for further details to come!

**Monday, April 25, 2022  
6:00 p.m.**



## NOTICE OF ELECTION & ANNUAL MEETING

**THE CREDIT UNION OF ATLANTA ANNUAL MEETING WILL BE HELD ON MONDAY, APRIL 25, 2022 at 6:00 PM. AT THIS TIME, WE ANTICIPATE MAKING THIS A HYBRID MEETING WITH A SELECT NUMBER OF INDIVIDUALS ATTENDING IN PERSON AND OTHERS JOINING VIRTUALLY. MORE INFORMATION WILL BE FORTHCOMING AS DEVELOPMENTS OCCUR.**

Dear Member:

The bylaws of Credit Union of Atlanta (CUA) provide for the election of Directors for each vacancy on the Board of Directors prior to each Annual Meeting. This affords all current Credit Union members the opportunity to take an active role in the nomination and election of their officials. The Board of Directors, consisting of nine (9) members, is responsible for the general direction and overall control of the Credit Union. Individual terms are for three (3) years. In accordance with the bylaws, the Nominating Committee has nominated the following persons to fill three seats on the Board:

**ALFRED BERRY, JR.** - Mr. Berry retired from the City of Atlanta in 2014 after 30+ years of service in the Department of Finance and the Atlanta City Council. He holds a Master's Degree in Public Administration with a concentration in Finance from Georgia State University which he obtained in 1987. Alfred Berry, Jr. served four (4) terms as a trustee to the City's General Employees Pension Plan and was elected chairman from 2003-2013. In 2018, he was elected to the City's General Employees Pension Plan Investment Board. He was elected to the Credit Union of Atlanta's Board of Directors in 2016 and elected as chairman in 2018-20. Today, he sits on the CUA Board's credit committee.

**RITA BRASWELL** - A native of Atlanta, Georgia, Ms. Braswell was educated in the Atlanta Public Schools. She graduated from Florida A&M University with a Bachelor's of Science Degree in Business Administration and holds a Master's of Business Administration Degree from the University of Pittsburg in Finance/ Strategic Planning. Ms. Braswell is currently an Administrative Program Manager with the City of Atlanta Department of Public Works. She is responsible for Accounting, Budgeting, Finance, Information Technology, Analysis and Legislation. She has been employed with the City of Atlanta since 2006. Her prior experience is as a Senior Financial Analyst with IBM and a Financial Manager with UPS. She is a 31-year member of Alpha Kappa Alpha Sorority, Inc. and the outgoing National Membership Chair and previously served as Southern Region Vice President of the Florida A&M University National Alumni Association. She is a strong believer in fiscal responsibility, honesty and integrity.

**CALVIN TUCKER** - Mr. Tucker retired in 2012 as a Sergeant with the Atlanta Police Department. He holds a Master's Degree in Public Administration from Columbus State University and is a graduate of Leadership DeKalb. Mr. Tucker began serving on the Board of Directors in 1989 and served as Board Chair for 11 years. He has served as Chair of several Board committees and currently serves on the Credit Committee. Mr. Tucker clearly demonstrates a commitment to serving, is a dedicated advocate for the members, and is actively involved in the selection of products and services offered by the Credit Union.

The bylaws also provide that nominations for vacancies, in addition to those made by the Nominating Committee, may be made by petition. The petition must be signed by at least one hundred seventy-two (172) current Credit Union members. **Petitions will only be available at the 670 Metropolitan Parkway location and may be picked up starting on February 1, 2022.** Each nominee by petition shall submit a brief biographical sketch and a signed statement by the nominee indicating willingness to serve and acceptance of office if elected. **Such nominations shall be filed with the Secretary of the Board no later than March 1, 2022.** If you are interested in seeking election to the Board of Directors, please follow the instructions set forth in this notice and begin by obtaining your petition from the main branch of the Credit Union. The Credit Union staff and Board of Directors are available to answer any questions you may have.

An election will not be conducted by ballot and there will be no nominations from the floor of the Annual Meeting when the number of nominees equals the number of positions to be filled. If an election is necessary, a notice of the time, place and hours of the election shall be mailed to all members eligible to cast ballots on or before March 15, 2021. Such notice shall include the slate of candidates, including biographical sketches, showing those nominated by the Nominating Committee and those nominated by petition. This notice shall also provide the time and place of the Annual Meeting.

**IF AN ELECTION IS NECESSARY, A BALLOT WILL BE MAILED TO ALL MEMBERS, AND VOTING FOR THE NOMINEES FOR THE CREDIT UNION OF ATLANTA BOARD OF DIRECTORS WILL BEGIN ON MARCH 22, 2022, AND END AT 11:59 PM (ET) ON APRIL 21, 2022.**

Sincerely,

Melissa Davis

# MOBILE APP

KEEP YOUR FINANCES CLOSE AT HAND, NO MATTER WHERE YOU ARE!



Have you downloaded our mobile banking app yet? You can stay connected to the credit union, and your financial accounts no matter where you go. Plus the app can help you stick to your New Year's goal to better your finances. You'll have full control in the palm of your hand!

Visit the App store or Google Play™ to download our app and you can:

- Access your accounts 24/7
- Schedule your one-time or recurring bills
- Optimize your money & budget with instant access
- Track your spending
- Customize your preferences so you see your accounts the way you want to see them!

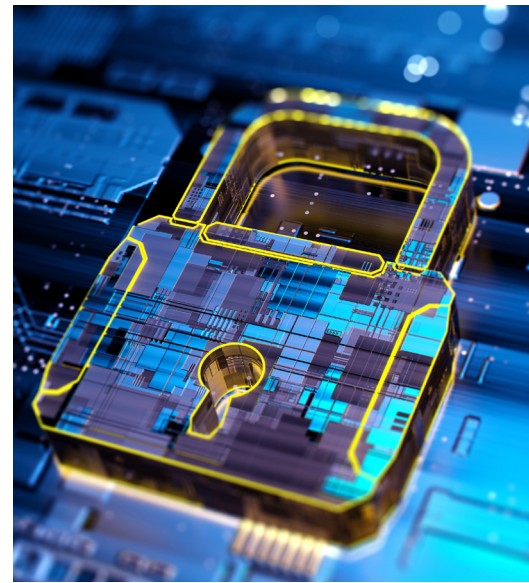
Download the app today!



## HOLIDAY CLOSINGS

**MARTIN LUTHER KING, JR. DAY**  
Monday, January 17, 2022

**PRESIDENT'S DAY**  
Monday, February 21, 2022



## CYBERSECURITY IS KEY

Most scams and scammers have two main goals: (1) to steal your money and (2) to steal your identity. This makes maintaining cybersecurity critical. Here are some cybersecurity steps from the Federal Deposit Insurance Corporation you can take to protect yourself and your finances:

- **Never open email from people you don't know.** If you are unsure whether an email is legitimate, contact the sender directly via other means. Do not click on any links in an email unless you know it's safe.
- **Be careful with links and new website addresses.** Malicious web addresses may look identical to legitimate sites. Scammers often use a slight variation in spelling or logo to trick you. Malicious links can also come from friends whose email has unknowingly been compromised, so be careful.
- **Secure your personal information.** Before providing any personal info, such as your date of birth, SSN, account numbers, and passwords, be sure the website is secure.
- **Stay informed on the latest threats.** The Cybersecurity and Infrastructure Security Agency (CISA) offers alerts at <https://us-cert.cisa.gov/ncas/alerts>.
- **Use Strong Passwords.** Review CISA's guidance on choosing and protecting passwords at <https://us-cert.cisa.gov/ncas/tips/ST04-002>.
- **Keep your software up to date and maintain preventative software programs.** Install software that provides antivirus, firewall, and email filter services.
- **Update the operating systems on your electronic devices.** Older and unpatched versions of operating systems and software are the target of many hacks.

For more tips on cybersecurity and to understand the latest financial scams, visit the FDIC's latest information at <https://bit.ly/3E8wTSy>.

### FOLLOW US! WE'RE SOCIAL.

@CreditUnionofATL

@TheCUAtlanta

TheCreditUnionofAtlanta

Credit Union of Atlanta



Federally insured by National Credit Union Administration  
\*APR = Annual Percentage Rate:  
Based on credit worthiness

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670 Metropolitan Parkway | 245 Pryor Street  
Atlanta, GA 30310 | Atlanta, GA 30303  
(404) 658-6465 | (404) 222-0686