

# Dollars & Sense



MISSION STATEMENT - "To provide total personal financial services for our members' well-being."

October 2012

## Hosea Feed the Hungry CUA Back to School Jamboree



L-R - Sheilah Montgomery, President/CEO, Cotena Alexander, board of director, Elisabeth Omilami, CEO of Hosea Feed the Hungry and Calvin Tucker, chairman of board of directors.

## Christmas Club Disbursement

(automatically transferred  
November 1, 2012)

If you participate in our Christmas Club savings, your Christmas Club balances will automatically transfer into your primary share/savings account effective November 1, 2012.



## Better Together

### IMPORTANT NOTICE:

### Atlanta Teacher's Branch Closes October 31, 2012

Serving your financial needs is our top priority. So with the closing of the Atlanta Teachers branch, we offer three locations that are minutes from where you currently transact business. For added convenience, don't forget about ordering an ATM or a Visa® debit card, which gives you access to your funds 24 hours per day, 7 days a week.

Gwen and Gloria will relocate to the Main Office.

#### Main Office

670 Metropolitan Parkway  
Atlanta, GA 30310  
Phone (404) 658-6465  
Fax (404) 658-7906

#### Government District Branch

245 Pryor Street, SW  
Atlanta, GA 30303  
Phone (404) 671-4020  
Fax(404) 671-4030

#### Sweet Auburn Branch

375 Auburn Avenue  
Atlanta, GA 30312  
Phone (404) 222-0686  
Fax(404) 658-6369



Credit Union of Atlanta

Atlanta Teachers CU

BETTER TOGETHER

# 12/12/12 Loan Keeping the Season Bright

Don't let a tight budget dim your holiday celebration. A low-interest loan from Credit Union of Atlanta can help you keep your holidays bright.

From November 1st - December 16th, you can apply to:

- Borrow up to \$1,200.00
- At 12% APR\*
- For up to 12 months
- For only \$25.00 application processing fee

## Loan Amounts

Up to \$750  
\$751 - \$1200

## Payment

\$35.00 biweekly or \$75.00 monthly  
\$50.00 biweekly or \$120.00 monthly

If you are a CITY OF ATLANTA EMPLOYEE or a FULTON COUNTY EMPLOYEE and meet the following qualifications, you may automatically qualify for our Holiday Loan promotion of up to \$750.00 or \$1,200.00. You may OPT OUT of the Holiday Loan Promotion by completing the application below.

### Qualifications:

1. Checking account (in good standing)
2. 6 months of direct deposit (minimum of \$500.00 coming through payroll)
3. Cannot have filed bankruptcy within the last 12 months
4. Cannot have any levies or garnishments
5. Cannot have any past due payment on current or previous holiday loans

\*Annual Percentage Rate.

## Want More Money for the Holidays? Skip-A-Payment(s) in December!

You may skip a payment on qualified loans in good standing for the month of December (excluding real estate loans, LOC, Just for You, Visa® Credit Card, Loans on the Go, loans disbursed less than 6 months, and delinquent loans within the past 12 months). If your loan payments are paid by payroll deduction, the amount of your payment (weekly, bi-weekly, or monthly) will be deposited into your savings or checking account. The Skip-A-Payment processing fee will be deducted from your savings or checking account. The interest on your loan will continue to accrue. The skipped payments may extend the payoff date of your loan or increase the amount of your last payment due when the loan matures.

If you are a City of Atlanta employee or a Fulton County employee with payroll deduction or direct deposit coming to the credit union and have met the qualifications, your loan(s) may automatically be placed under the Skip-A-Pay promotion. You may OPT OUT of the Skip-A-Pay promotion if you wish to make your payment(s) due in December.

### Holiday Loan and/or Skip-A-Payment Application

Complete the information below and return to us by mailing, faxing or dropping it in our night deposit.

Holiday Loan Request  Skip-A-Payment Request

Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Address: \_\_\_\_\_

Loan Number: \_\_\_\_\_ Loan Number: \_\_\_\_\_ Loan Number: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Mortgage/Rent Pmt: \_\_\_\_\_ Monthly Gross Income: \_\_\_\_\_ Work #: \_\_\_\_\_

Employment: \_\_\_\_\_ Work address: \_\_\_\_\_

Cell #: \_\_\_\_\_ Email address: \_\_\_\_\_

- I would like to opt-out of the holiday loan program.
- I would like to opt-out of the skip-a-payment program.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Subject to approval.** The skipped payment(s) will be due at the time of the loan maturity or when the loan is paid in full. Note: This may extend the term of your loan or increase the amount of your last payment; finance charges will continue to accrue on the outstanding balance. Mortgage loans, holiday loans, LOC, Just For You, Loan on the Go, Courtesy Pay, and Visa® credit cards are not eligible for the Skip-A-Payment program. Loan origination date must be prior to July 1, 2012. Loans(s) must have been current within the last 12 months. Previous loan deferment will not qualify for Skip-A-Payment. You promise that everything you have stated in this application is correct to the best your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the credit union to obtain credit reports in connection with this application for creditworthiness and for any update, increase, renewal, extension, or collection of the credit received. You understand that the credit union will rely on the information in this application and your credit report to make its decision.



www.cuatlanta.org

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375 AUBURN AVENUE  
ATLANTA, GEORGIA 30312  
(404) 222-0686 • FAX (404) 658-6369

**GOVERNMENT DISTRICT BRANCH**  
245 Pryor Street, SW  
Atlanta GA 30303  
(404) 671-4020 FAX (404) 671-4030

**ATLANTA TEACHERS BRANCH**  
261 Joseph E. Lowery Blvd, NW  
Atlanta, GA 30314  
(404) 525-3218 FAX (404) 525-8320

**HOURS OF OPERATION**  
Monday - Thursday 8:30 a.m. - 4 p.m.  
Friday 8:30 a.m. - 5 p.m.

ACE Audio Response  
1-888-427-9397

**BOARD OF DIRECTORS**  
Calvin Tucker, Chairman  
John Cuffie, Vice Chair  
Willie Canidate, Secretary/Treasurer  
Cotena Alexander  
Charles Bell  
Parthenia Chan Brown  
Paul Grant  
Mary Ann Johnson  
C.T. Martin  
Chester Thompson

## Product of the Quarter

Check out our new low interest VISA® credit card stating at 6.95% APR\*

\*Annual Percentage Rate. Subject to credit approval.

### HOLIDAY CLOSINGS

|              |                            |
|--------------|----------------------------|
| Veterans Day | November 12                |
| Thanksgiving | November 22<br>November 23 |
| Christmas    | December 25                |

## We are now on



Member FDIC  
Equal Housing Lender

Federally insured  
by NCUA.