Dollars & <mark>Sense</mark>

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

Note from the CEO



Greetings,

Spring is here and we are excited about all the services we offer at the credit union. We continue to expand access to

you with eStatements, eReceipts, home branching, shared service centers, and bill pay, just to name a few. We realize that you can't always come into the office, so we want to be where you are. Our goal is to *fit your lifestyle!*

I am really excited about our mortgage promotions this spring. Your good credit can put you in the house of your dreams. Or if you just want to spruce up the house you are in, let us provide the financial resources to make your dreams come true. Don't forget about our low-interest vehicle loans. This is going to be a good year; take advantage of it by rewarding yourself with the best deals ever. And remember, it is always our pleasure to serve you.

Sincerely, Sheilah Montgomery President/CEO

Join Us for Our Annual Meeting

Monday, April 28, 2014 5:00 p.m. -7:00 p.m.

Cleveland L. Dennard Conference Center 1560 Metropolitan Pkwy, SW Atlanta, GA 30310

Light refreshments will be served. Grand Prize: 32" LED flat screen TV

Introducing... GreenPath Financial Wellness

Union of Atlanta

April 2014

Money, Dur Mission 🍊 🗤 Growth!

Credit

Credit Union of Atlanta is pleased to announce our newest member benefit – GreenPath, a money management and financial education service.

CUA has teamed up with GreenPath in order to bring you GreenPath Financial Wellness, a financial education and counseling program. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years.

As a member of CUA, you can receive assistance with:

- · Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath counselors are available Monday through Thursday, 8:00 a.m. to 10:00 p.m. (EST), Friday, 8:00 a.m. to 7:00 p.m. and Saturday from 9:00 a.m. to 6:00 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at www.greenpathref.com.

Loan-On-The-Go

Our Loan-On-The-Go offers a simple and quick way to borrow when you need a small loan.

Product Type	Closed-End
Credit Limit	Up to \$800
Interest Rate	18%
Application Fee	\$25
Employment	At least 1 year
Direct Deposit	8 months
Term	12 months
Renewal	1 per 12 month period (1 year from the date of last advance)
Effective Date	May 1, 2014

For more information, visit www.cuatlanta.org or call (404) 658-6465.

*APY = Annual Percentage Rate.

\$25 application fee applies. Must be employed for at least one year and have utilized direct deposit at CUA for at least 8 months. Members with a Loan-On-The-Go may renew the loan once in a 12-month period (one year from the date of the last advance). Terms effective May 1, 2014. A credit report will be pulled for renewals. Renewal approvals based on credit worthiness.

Congratulations to our eStatement Winners



Gwen Favors (member), Willie Canidate (CUA Board Member) and Reginald Hawk (member).

Home Equity Loan Special

Use the equity you've built in your house to access the cash you need for home improvements, vacation plans, education expenses and more.

Now through November 30, 2014 Rates as low as **4.75%** APR* Terms up to 15 years

Call (404) 658-6465 *APR = Annual Percentage Rate. All loans subject to credit approval.

Roll into Summer with a New Motorcycle

Now through August 31, 2014 Rates as low as 2.0% APR* Up to 60 months

Call the credit union or visit www.cuatlanta.org for more information.

*Annual Percentage Rate. All loans subject to credit a

Atlanta Pension Fund Membership Association (APFMA)

The Atlanta Pension Fund Membership Association (APFMA) was established in 1992 in response to the mismanagement of pension account funds. An investigation later led to the conviction of those involved. Our mission is to have a collective and unified voice concerning retiree benefits and to act in the best interests of all City of Atlanta retirees and beneficiaries with regard to their earned/accrued pension benefits. APFMA funds are used primarily as a legal defense fund for City of Atlanta retirees, beneficiaries, and active employees' pension/insurance benefit. The cost of a lifetime APFMA membership (\$150) will cover the cost of one "billable" hour for an attorney in the Atlanta metro area to defend your pension benefit. We are a 501 (c) (4) organization. All dues and contributions are tax deductible.

Please consider joining us today using the Membership Application Form below or using PayPal at www.apfma.org.

APFMA Membership Application / Renewal Form

Applicant Information:							
Name:							
City:				State:	ZIP Code:		
Phone#:			_E-mail:				
Circle one:	Fire	General	Police	Schools			
Spouse Infor	mation (i	f additional	membershii	n):			

Schools

Name: ____

Circle one: Fire General Police

Membership Dues per Applicant / Spouse: Yearly: \$10.00 () Three-years: \$25.00 () Lifetime: \$150 () Payment Form: Cash () Check () Money Order ()

Return Completed Form and Payment To:

Atl. Pension Funds Membership Assoc., P.O. Box - 2482, Lilburn, GA, 30048-2482



www.cuatlanta.org

670 METROPOLITAN PARKWAY ATLANTA, GEORGIA 30310 (404) 658-6465 • 1-866-318-4980 (toll-free) FAX (404) 658-7906

GOVERNMENT DISTRICT BRANCH 245 PRYOR STREET, SW ATLANTA GA 30303 (404) 671-4020 FAX (404) 671-4030

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 C.T. Martin, Vice Chair Willie Canidate, Secretary/Treasurer Cotena Alexander Charles Bell Rita Braswell Paul Grant Mary Ann Johnson Chester Thompson Tangela Williams

> **PRESIDENT/CEO** Sheilah Montgomery

LIKE US ON FACEBOOK



Holiday Closings

Memorial Day Independence Day May 26 July 4

