

Dollars & Sense



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

January 2013

We Appreciate You! Just Say, "I Am CUA!"

The Credit Union of Atlanta would love to announce a special membership appreciation in March, 2013. CUA acknowledges all your loyal support to your financial institution and invites you to celebrate with us on this occasion. Be one of the first 200 members in the month of March to visit anyone of our three locations in the downtown Atlanta area and receive a free gift as a small token of our appreciation. Just say, "I AM CUA," and receive your gift. Note: There is a limited selection so get there early in the month of March!

Some of our valued members!



"I AM CUA"

Meet Toni Johnson, a native of Los Angeles California who relocated to Atlanta, Georgia in February 2006. Toni said, "I was attracted to Atlanta because of the big, beautiful homes and quality of life here." She joined the Credit Union of Atlanta family in August of 2010 as a fantastic teller. She recently was promoted to teller supervisor due to her fast, efficient and tactful approach. Toni admitted, "As far as hobbies go, my two children, ages five and eight, are my hobbies." Congratulations to Toni and her husband Stanford who celebrated their first wedding anniversary in June 2012.



Start the New Year Off Right!

Beginning January 2013, Credit Union of Atlanta will convert open ended loans to closed ended loans.

Also known as installment loans, closed ended loans are set from the beginning of the loan. You can make payments on, but cannot take money out of the loan. The money is loaned at a set amount, and the consumer agrees to make payments towards the principal and interest. You can make additional principal payments and pay them off early, but once paid you do not have access to the equity in the property that you have purchased.

If you currently have an open ended loan with the CUA, as of January 2013 it will be converted to a closed ended loan. This conversion may cause your terms and payments on the current loan to change.



Students Get Ready! Get Your Thinking Caps On!

Apply for Credit Union of Atlanta's 2013 Board of Directors Memorial Scholarship!



Visit www.cuatlanta.org for more information on how to apply for the 2013 Board of Directors Memorial Scholarship program. Students ranging from the 2nd grade through college are eligible to apply. Prizes include cash, computers, and more. Applicants must be Credit Union of Atlanta members at the time of application.

A SPECIAL NOTE TO OUR MEMBERS:

IT'S THAT TIME AGAIN – Election of the Board of Directors

Dear Member:

The bylaws of **Credit Union of Atlanta (CUA)** provide for the election of directors for each vacancy of the **Board of Directors** prior to each Annual Meeting. Pursuant to these rules, elections are being held for Posts #4, #6 and #7. 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 ten (10) members, is responsible for the general direction and overall control of the credit union. Individual terms are for three (3) years. Board members whose terms expire **March 31, 2012** are shown below:

JOHN CUFFIE

Mr. Cuffie resides in Oxford, GA and has been married for 32 years to his wife, Gwen. They have two sons, Alex and Nicholas. Mr. Cuffie has served on the Board of Directors for 16 years. He has served as Vice Chairman of the Board of Directors for the past four years as Chairman of the Technology Committee for the past 12 years. He is also a member of Facilities and Human Resources committees. Mr. Cuffie worked for the City of Atlanta for more than 20 years and served as CIO of the Department of Information Technology his last five years. For the last 13 years, Mr. Cuffie has owned Cuffie Technology Solutions, a technology consulting firm which specializes in network integration and wireless technology for small and medium sized businesses.

CALVIN TUCKER

Mr. Tucker resides in Stone Mountain with his wife, Pat. Having served on the Board of Directors for the past 23 years, Mr. Tucker clearly demonstrates a commitment to serving and a dedication to the members of CUA. As a long-standing member of the Board of Directors, Mr. Tucker has served as Board Chair for the last eight years. He is also an active member on the following committees: Executive (Chair), ALM, Marketing, Facilities and Human Resources. Mr. Tucker is a Sergeant with the city of Atlanta Police Department.

PARTHENIA CHAN BROWN

Parthenia Chan Brown has been employed with the city of Atlanta Police Department for the past 21 years. Parthenia has served on the Board of Directors since 2007. Before her election to the Board of Directors she was an active member of CUA's Marketing Committee and now serves as the Committee Chairperson. Ms. Brown has assisted the credit union's efforts in marketing, business development and financial literacy, working toward each member's financial well-being. She also serves on the ALM, Elections, Human Resources and Policy committees. Ms. Brown brings over a decade of financial education experience, specializing in income protection. Ms. Brown is also President of the DeKalb/Rockdale Business Professional Women's Club.

The Bylaws also provide that nominations for vacancies, in addition to those made by the Elections Committee, may be made by petition. **The petition must certify the member seeking to be elected and the specific post to which such member seeks to be elected. The petition must be signed by at least one hundred and ninety (190) current Credit Union of Atlanta members.** Petitions are available at the credit union.

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 **February 28, 2013**.

On or before **March 21, 2013**, a notice of the time, place and hours of the election shall be mailed to all members eligible to cast ballots. Such notice shall include the slate of candidates, including biographical sketches, showing those nominated by the Elections Committee and those nominated by petition. This notice shall also provide the time and place of the Annual Meeting.

If you are interested in seeking election to the **Board of Directors**, please follow the instructions set forth in this letter 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 that you may have.

Sincerely,
Willie M. Canidate
Secretary/Treasurer
www.cuatlanta.org



Credit Union of Atlanta

www.cuatlanta.org

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375 AUBURN AVENUE
ATLANTA, GEORGIA 30312
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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

CUA Retirement and Investment Services

Learn more about managing your retirement plan by speaking with a CUA Retirement and Investment Services Financial Planner today, or call (404) 658-6465, ext. 124 to schedule a no-obligation appointment!

We are now on



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act

Federally insured by NCUA.