

Dollars & Sense



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

January 2014

Greetings,
I trust that your holiday season has been filled with joy and happiness. I am extremely happy to report that the credit union was able to fund close to \$1,000,000



dollars in holiday loans this year. That is the most ever granted in holiday loans in the history of the credit union. I am also excited to report that our 6.95% APR* fixed rate Visa® credit card is the lowest rate in the country (not a teaser rate). And while there are so many other good things happening at the credit union, I hope you are all enjoying mobile banking, which allows you to get your account information on your smartphone.

CUA has demonstrated year after year its eagerness to bring value to you as a thank you for allowing the Board, leadership team and staff to serve you. I recognize that the ultimate success of the credit union hinges on providing excellent service and financial products to help you through every stage of life. As we like to say "We Fit Your Lifestyle." Because of you, we are looking forward to a great 2014.

As a New Year's resolution, plan to save more, give more, and prepare more for the future. CUA will be happy to assist with this resolution by giving you a FREE financial planning session offered by our Retirement and Investment Department .

Thanks again for allowing your credit union team to be of service to you.

Sincerely,
Sheilah Montgomery
President/CEO

Online Loan Closing Appointment Booking Now Available



Have you just been approved for a loan?
Now you can book your loan closing appointment online.

Visit www.cuatlanta.org
And Click "Schedule Your Loan Closing"

We're making your credit union more convenient than ever!

The Sweet Auburn Branch will Permanently Close Tuesday, December 31, 2013

Wheat Street Towers (375 Auburn Avenue, Atlanta, GA)

Please Visit a Nearby Branch Location

Government District Branch
245 Pryor Street, SW
Atlanta, GA 30312

Main Branch
670 Metropolitan Parkway
Atlanta, GA 30310

Service Center Location
Georgia's Own CU – Inside Georgia
Pacific Center
133 Peachtree Street
Atlanta, GA 30303

How Does Your Credit Card Stack Up When Your Charges Have Stacked Up?

If you charged holiday purchases on a high-interest Visa® credit card, it's time to ask yourself an important question: how does your credit card stack up?

Our Visa® Credit Card Offers:

- FIXED rates as low as 6.95% APR*
- Low 2% balance transfer fee
- 25-day grace period
- \$5 cash advance fee

If your current credit card doesn't come out on top, you don't have to keep paying more. It's time transfer your balance to a CUA Visa® credit card. For more information, visit www.cuatlanta.org or call (404) 658-6465.

*APR = Annual Percentage Rate. Subject to credit approval.
**Interest accrues from the date of the advance.



www.cuatlanta.org

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

SWEET AUBURN BRANCH
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

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

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Congratulations to Dionna L. Palmer, who won \$250 in our eStatement drawing! You could be a winner, too! Just sign up for eStatements at www.cuatlanta.org.

**“Winning \$250 is a totally unexpected blessing. I am a first-time home buyer, so this extra money will go toward my home.”
Dionna L. Palmer
Member since 2009**

CredAbility Credit Counseling & Education Service

CredAbility is a nonprofit credit counseling agency. At CredAbility, we listen, and we understand. 24/7, in English and Spanish, we offer sound advice, practical solutions and realistic hope for a better future. Whether you need our help immediately or want to learn online at your own pace, we are here for you.

Budget and Credit Counseling – We offer free, personalized advice to help you develop and balance budgets, manage your money, use credit wisely, handle debt and start a savings program. We can help you build a responsible spending plan, answer questions about managing debt and set goals for a healthy financial future.

Financial Education – Visit www.CredAbility.org and click on “Education” for dozens of free courses from CredAbilityU on budgeting, home buying, surviving a layoff, understanding your credit score and much more. Courses are offered in a variety of formats to suit your needs, including online tutorials, podcasts and webinars.

Our professional, certified counselors understand your problems and will help you focus on real solutions. You can defeat debt and enjoy lasting financial well-being.

www.CredAbility.org
800.251.2227



Please help us keep your records at Credit Union of Atlanta current. If you have had a change to any of your contact information, please let us know.

Holiday Closing

Martin Luther King, Jr. Day
January 20



Federally insured
by NCUA