

Notice of Board of Directors Election

The Election for the CUA Board of Directors will be held on April 4, 2011. Voting will take place at the Credit Union of Atlanta Main Office. 9:00 a.m. – 11:00 a.m.

Members wishing to vote must present a current and valid piece of identification. All members who vote will be checked off the eligibility register and given a ballot on which to mark their choice of nominees. All voting shall take place in person on April 4. Ballots will be deposited in a sealed box under the care of the election clerks. The results will be announced at the Annual Meeting on April 25, 2011.

CANDIDATES NOMINATED BY CREDIT UNION ELECTION COMMITTEE

Post 1: Mary Ann Johnson - Ms. Johnson has served on the CUA Board since 2002. Prior to her appointment as a Board member, Ms. Johnson served on the HR Committee. She continues to serve on this committee offering innovative HR expertise, as well as the Marketing committee. Ms. Johnson takes seriously the Board's responsibility to protect members' interests and is a passionate advocate of financial literacy for CUA members, staff and Board.

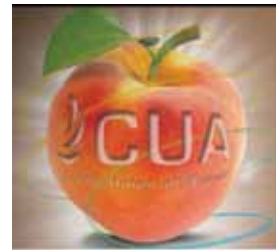
Ms. Johnson began her Atlanta City government career in 1973 and served in a variety of HR positions before progressing to the position of HR Assistant Commissioner in 2002. She served with distinction in this capacity until her retirement in 2009. She is committed to giving of her time, talent and other resources to make a positive difference in the lives of others. Ms. Johnson is also involved in a number of professional, community and service-oriented organizations, including the READ Foundation, Atlanta Paine College Alumni Association, and Cascade Community Services, Inc. She also serves on the Fulton County Board of Jury Commissioners. A long-time resident of Southwest Atlanta, Ms. Johnson is also a member of Cascade United Methodist Church. She holds a BS degree from Paine College and a MA degree from Clark Atlanta University.

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You Are Invited to CUA's 83rd Annual Meeting



Credit Union of Atlanta invites you to attend the annual meeting on Monday, April 25, 2011 at 5:30 p.m.

Here, you'll learn more about the credit union's financial position, products and services, current business issues, and future goals. When you attend Credit Union of Atlanta's annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and better prepared to face today's many financial challenges.

Home Grown – Member Owned
Monday, April 25, 2011
Cleveland L. Dennard Conference Center
(On the campus of Atlanta Technical College)
1560 Metropolitan Parkway, SW
Atlanta, Georgia 30310
Doors will open at 5:00 p.m.
Great food, prizes, and giveaways!



Products and Services

Beware of How You Pay at the Pump



Last year saw a rise in a new scam at gasoline pumps. The *San Francisco Chronicle* reported a criminal ring that targeted gas stations in the San Francisco area. The thieves used skimmers to capture debit card numbers and PIN information from the gas pumps.

Such skimmers are impossible for customers to detect because they are completely invisible when they are in the pump. How can consumers protect themselves? Consumer advocate Clark Howard recommends never paying at a gas pump with a debit card. When paying with cash, you are not vulnerable to fraud. If you prefer a plastic option, paying with a credit card provides the most protection, usually limiting your liability to \$50.

"I Am CUA"



Deborah Menefield is a native of Talladega, Alabama. Her career with financial institutions began in 1989 at TIC Federal Credit Union in Columbus, Georgia, where she served as a member services agent. In 1992, Deborah relocated to Atlanta, where she worked at Equifax Credit Union, Excel Credit Union, HSE Credit Union, and Thrift Credit Union.

In 2002, Deborah joined the CUA family as a loan processor. Due to her exceptional knowledge, professionalism, cooperative spirit and great service relationship with members, Deborah has served as a senior loan officer since 2009.

Deborah has successfully completed training in consumer lending, Clientlink-Visa, home equity and second mortgages. With more than 20 years in the financial field, including nine years at CUA, Deborah is a valued member of the CUA team. The CUA family is very proud of Deborah's wonderful service and accomplishments.

We've Got a Loan Just for You!

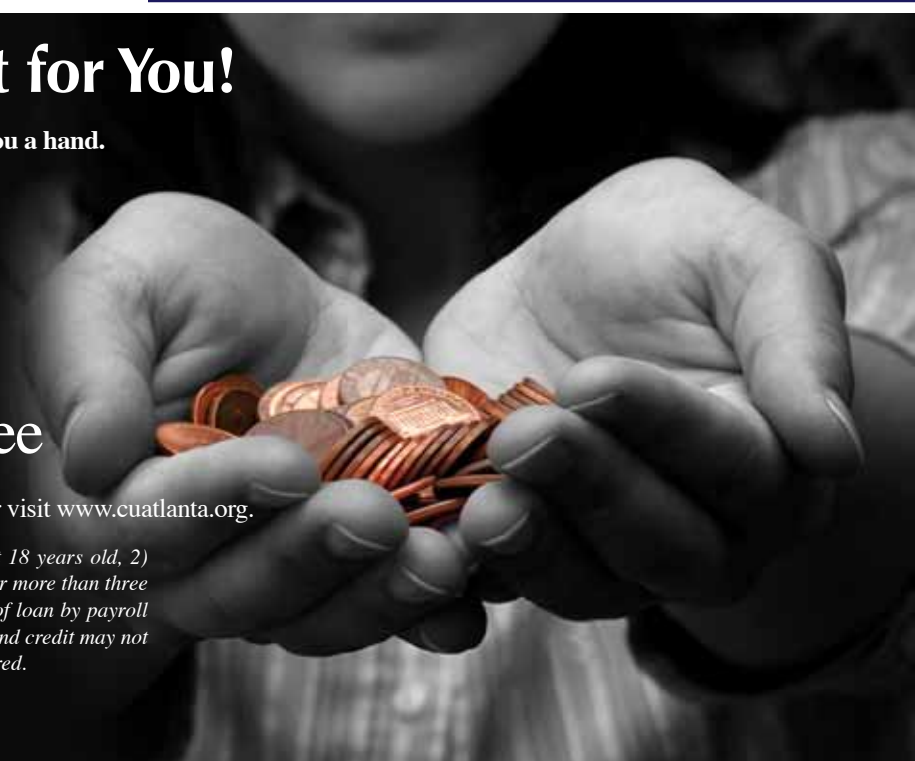
Need help building your credit score? Let CUA offer you a hand.

Apply for the Just for You signature loan.

- \$ 500 Max
- 6-Month Term
- Low \$25 Processing Fee

Apply today! Call (404) 658-6465 for more information or visit www.cuatlanta.org.

**Must meet the following criteria to be eligible: 1) Must be at least 18 years old, 2) Employed for at least one year, 3) Direct Deposit (of at least \$500) for more than three months, 4) At current residence for at least one year, 5) Repayment of loan by payroll deduction only, 6) Completion of credit application will be required and credit may not be extended based on credit worthiness, 7) CUA membership is required.*



Community Involvement



Tarra Jaackson, Vice President of CUA, speaks at People You Need to Know.



Cassandra Brown, AVP of Marketing and Business Development of CUA, pictured with Carter Elliott of the Atlanta Prosperity Campaign.



Felicia Ramey, Business Development Coordinator of CUA on Career Day at AWDA.



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Post 11: Cheryl Wilcox – Now retired, Ms. Wilcox served the citizens of Atlanta for 32 years as Senior Management Analyst in the Department of Finance. Ms. Wilcox has been a member of Credit Union of Atlanta’s Board of Directors since 1997. Before her election to the Board, she served on the Credit Union’s Supervisory Committee and has continued her work on that committee during her tenure. Ms. Wilcox has assisted the credit union’s efforts to develop into a world class financial institution in many capacities and is especially attentive to mentoring other potential financial leaders and ensuring that best practices are utilized in the credit union’s operations.

There were no candidates nominated by petition.

CUA Financial 101

Foreclosure is a legal proceeding, in which the bank can take possession of and sell a mortgaged property when the borrower does not meet his or her contractual obligations (is delinquent on payments). Foreclosure remains on your credit report for seven years. It is one of the worst types of credit report entries and can impact your future ability to get credit cards and loans.

CUA Keys to Financial Success

There’s no question that deciding whether or not to declare bankruptcy is a difficult, agonizing choice. A bankruptcy will affect your future credit, your relationships and your self-image. But it can also improve your short-term quality of life and possibly keep you from losing your home, car and other essentials. Here are a few things to consider:

1. You will lose all your credit cards (unless you pay them off before filing). You may also have to give up some luxury possessions.
2. A bankruptcy stays on your credit report for 10 years, making it difficult to acquire credit, buy a home or car, get life insurance, or sometimes get a job.
3. Not all debts may be “discharged” in a bankruptcy. Student loans and back taxes (within three years) are prime examples.



INTRODUCING

MRS. SHEILAH MONTGOMERY

to the CUA Family



Sheilah Montgomery is an expert chief executive in the community and financial services industry. She is the new President/CEO of Credit Union of Atlanta, where she will manage a multi-million dollar budget, serve a diverse member base, and provide vision and leadership to staff at several branches. Prior to leading Credit Union of Atlanta, Sheilah was President/CEO of 1st Choice Credit Union in Atlanta, Georgia. As the chief executive of 1st Choice for over twenty years, Sheilah strategically transitioned the organization into a growth stage by delivering innovative, high impact financial services to a diverse member base in one of the nation's largest markets. As a part of the organizational development strategy, she directed the efforts to expand operations to two branches, and guided the purchase/renovation of a new headquarters facility located in the historical Sweet Auburn District in Atlanta.

For almost four decades, Sheilah has been advancing the mission of the credit union movement while increasing the economic viability of individuals and communities. Acting on this passion, Sheilah partnered with several of the most influential credit union executives to establish the African American Credit Union Coalition (AACUC). As a founding member, Sheilah served as the first President and helped shape the organization's identity, build the organization's brand, increase public awareness and expand capacity and leadership influence. After her tenure as President, she remained in leadership as a Board member currently serving as Co-Chair of the Mentorship committee and Chair of the Marketing and Bylaws committee.

Sheilah is engaged in several community initiatives, programs and collaborative work groups centered on financial literacy, economic development and wealth building. She is a Board member of the Georgia Credit Union Executive Association, of which she was the first African-American President, the Atlanta Cooperative Development Corporation, and the Atlanta Metropolitan Black Chamber of Commerce. She is also a member of the Federation of Community Development Credit Unions, the Atlanta Business League and the Concerned Black Clergy. She serves as a consultant of the Supervisory Committee of SPC Federal Credit Union (Atlanta), and is a member of The Georgia Credit Union Chapter, of which she served as the organization's first African-American President.

As a well-known and respected professional, Sheilah was recently selected as one of the 100 Most Influential African-American Women in Atlanta by the Atlanta Business League and Business Woman of the Year by *rolling out* Magazine. She is also a recipient of the 2009 Georgia Minority Business Heritage Award. She is a member of the National Coalition of 100 Black Women Stone Mountain and frequently volunteers with schools and community groups to promote financial literacy among youth. She has been the keynote speaker for several credit union conferences. Sheilah uses her non-profit leadership experience to train executives on Board relations and often leads groups in collaborative strategic planning.

Sheilah received a Bachelor of Science in Business Administration from Clayton State University, is a graduate of the Southeast Regional Credit Union School (SRCUS) and completed the highly competitive credit union executive institute programs at the Wharton School of Business, Cornell University Business School, and Johnson School of Business where she was designated as a Certified Chief Executive.

Sheilah resides in the Atlanta metropolitan area with her husband, Robert.



Credit Union of Atlanta
www.cuatlanta.org

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(404) 658-6465 • 1-866-318-4980 (toll-free)
FAX (404) 658-7906

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375 AUBURN AVENUE
ATLANTA, GEORGIA 30312
(404) 222-0686 • FAX (404) 222-0689

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

HOURS OF OPERATION
Monday - Thursday 9 a.m. - 4 p.m.
Friday 9 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
Charles Bell
Parthenia Chan Brown
Mary Ann Johnson
C.T. Martin
Martin Olagbegi
Cheryl D. Wilcox

MANAGEMENT STAFF
Sheilah Montgomery, President/CEO
Tarra Jackson, Vice President
Cassandra Brown, AVP of Marketing and
Business Development
Shirley Smith, AVP, Operations
Cornel Crawford, Chief Financial Officer

We are now on

facebook



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

