

# Dollars & Sense



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

January 2012

## Verification of Accounts

The Supervisory Committee is having the credit union's accounting firm verify member records. Please compare these balances with your records. If they do not agree, please immediately report any differences to:

Nearman, Maynard, Vallez, CPAs  
1062 N. Kendall Dr., Suite 219  
Miami, Florida 33176

## FREE Tax Prep through the Volunteer Income Tax Assistance (VITA) Program

Don't waste your money paying a tax preparer to prepare your taxes. Free tax preparation is available if you earned less than \$50,000 in 2011. Visit [www.atlantaprosperty.org](http://www.atlantaprosperty.org) or call 211 for the VITA site nearest you.

## Invest in America and Credit Union Member Rewards

Let us introduce you to valuable savings available to you because you are a credit union member! You can save 10-15% on monthly wireless bills, mobile phones and accessories – plus have your application and upgrade fees waived. You can even save on smartphones, push-to-talk and business accounts.

It's possible thanks to Invest in America and Sprint's Credit Union Member Discount program. Get the details at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) or call (877) SAVE4CU. Tell them you're a credit union member and ask to be attached to the NACUC\_ZZM corporate ID.



## Apply for Credit Union of Atlanta's 2012 Memorial Scholarships

Visit [www.cuatlanta.org](http://www.cuatlanta.org) for more information on how to apply for the 2012 Board of Directors Memorial Scholarship program. Students ranging from the 2nd grade through college are eligible to apply. Prizes include cash, computers, and more. Don't miss out on this grand opportunity! Applicants must be Credit Union of Atlanta members at the time of application.

Follow the Yellow Brick Road to CUA Visa® Gold

You don't need a wizard to make your wish for a great credit card come true! You'll find all the value you seek with a CUA Visa® Gold.

- Rates as low as 6.95% APR\*
- No annual fees
- No balance transfers fees
- No over the credit limit fee

Call the credit union or apply online at [www.cuatlanta.org](http://www.cuatlanta.org).

\*Annual Percentage Rate.

## Announcing Mobile Money

Secure, convenient, anytime access to your accounts

Mobile Money is a secure, convenient way to access your bank accounts anytime, anywhere, using your mobile device.

With mobile branching you can:

- Request account balances
- Request history of your last four (4) transactions

All you need to get started is an eligible account and a mobile device that can send and receive text messages and/or has access to the Internet.

# Dear Member:

December, 2011

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 8,9,10 and 14. 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 nine (9) 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:

**Post 8: Willie M. Canidate**

**Post 9: Charles Bell**

**Post 10: Clarence (C.T.) Martin**

**Post 14: Hilliard Lee**

Acting in accordance with the credit union's bylaws, the **chairman** of the **board of directors** has appointed an elections committee. The **elections committee** is required to nominate at least one candidate for each vacancy of the **board of directors**. The nominations have been filed with the elections committee chair of the board. They are certified as follows:

**Post 8: Willie M. Canidate, CPPB** – Ms. Canidate resides in south DeKalb County. She was appointed to serve in Post #8 of the CUA board of directors in 2002. She currently serves as secretary/treasurer for CUA, along with other board committee assignments. Ms. Canidate has been employed by the City of Atlanta since 1983 in various capacities and departments within city government. She is currently a procurement officer with the Department of Watershed Management. Ms. Canidate is a board member for the Morehouse School of Medicine, Community Advisory Board. She has served as an instructor for the Atlanta Fire Rescue's ACERT (Atlanta Citizen's Emergency Response Team) and is an avid supporter of community initiatives, raising funds and volunteering for various causes.

**Post 9: Charles Bell** – Mr. Bell has been a member of the board of directors since 1996. Additionally, he has served continually on the credit union's supervisory committee dating back to 1994. The supervisory committee is responsible for making sure the credit union's financial records are in order and that internal controls are in place to protect the assets of the credit union and its members. Mr. Bell has served as chair of the supervisory committee for more than 10 years. He has been employed with the City of Atlanta since 1989, during which time he spent 10 years in the Finance Department and 13 years in the Department of Aviation where he currently serves as its budget management chief.

**Post 10: Clarence (C.T.) Martin** – Mr. Martin was elected to serve on the board of directors of Credit Union of Atlanta (CUA) in 2009 and is presently seeking his second term. A native of Atlanta, Mr. Martin was elected to the Atlanta City Council in a 1990 special election, and for over 30 years, he has provided professional services in a number of areas including education, social services, enfranchisement and voter rights, government (local, state, and federal), and private business enterprise. He received a presidential appointment to the White House of Domestic Affairs in 1972.

During the course of his public service career, he has received more than 200 community service awards for outstanding service. Councilman Martin led the legislative activities to rename the Atlanta Hartsfield Airport in honor of the late Maynard Jackson. He is a member of Hoosier Memorial United Methodist Church and has four children.

**Post 11: Hilliard Lee** – Mr. Lee has served in many capacities on Credit Union of Atlanta's board of directors and/or its many committees since 1974. A native of Atlanta, Mr. Lee currently serves on CUA's supervisory committee. Retired from the City of Atlanta in 1991, Mr. Lee has worked for the Department of Planning (city planner), Public Works (MARTA coordinator, assistant to commissioner), Mayor's Office (deputy chief administrative officer), Parks and Recreation and Cultural Affairs (director of parks), Municipal Court (clerk of court, court administrator) and presently serves as a chaplain with the Atlanta Police department. He has been married to his bride for some 43 years and has three children.

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 sixty (160) current credit union 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 elections committee chair no later than **February 29, 2012**.

On or before **March 21, 2012**, 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, with 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 you may have.

Sincerely,

*Mary Ann Johnson*  
Elections Committee Chair



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

**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

## Product of the Quarter



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

\*Annual Percentage Rate. Subject to credit approval.

**HOLIDAY CLOSING**  
Martin Luther King, Jr. Day January 16

We are now on



**FEDERALLY INSURED BY**  
NCUA.

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