

Dollars & Sense



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

January 2015

Note from the CEO



Greeting to you all,

I write this, my last note from the CEO, with joy and with sadness. I am retiring soon. I want to take this opportunity to thank all of you for your support, for your confidence in me, and for allowing me to be a servant to you. Here is a small list of things you asked for that I was able to deliver just for you during my tenure:

ACCOMPLISHMENTS OVER THE LAST 3.5 YEARS

- Automatic random account number generation
- Reward points for Visa® credit card
- E-receipts for member transactions (the receipts on transactions are emailed to the member account)
- Online loan appointment system (reserve the time and date to close with a loan staff member)
- Integrated accounting system to streamline accounting processes
- Upgraded all ATMs with state-of-the-art processor (depositories with no envelope requirements and scanning capabilities for posting efficiencies)
- Updated Loanliner® documents to comply with regulatory guidelines
- Automatic card reordering on compromised debit and/or credit cards to improve turnaround
- 6.95% fixed rate Visa® Card
- E-signature for loan transactions soon to expand to other member documents to make it more convenient for members to transact business without coming into the office
- Web-based account viewing via the smartphone
- Provided Member Business Loans for small entrepreneurs
- Pre-paid and Reloadable gift cards
- Merged Atlanta Teachers Federal Credit Union

May you all have a wonderful holiday season and prospers New Year. God bless you all.

Sincerely,
Sheilah Montgomery

Fee Changes

Share Draft Accounts without Direct Deposit	\$5.00 per month
Nonsufficient Fund (NSF)	\$36.00 per occurrence
Paper Statement Fee	\$2.00 per month (waived with e-statement subscription)

FREE Member Benefit: *GreenPath Financial Wellness*



As a benefit to you, we are providing you FREE access to money management and financial education services! CUA has teamed up with GreenPath in order to bring you *GreenPath Financial Wellness*, a financial education and counseling program.

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 can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

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.



December 10, 2014

Dear Member:

The bylaws of **Credit Union of Atlanta (CUA)** provide for the election of Directors for each vacancy on the **Board of Directors** prior to each Annual Meeting. 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 will expire on **March 31, 2015** are shown below:

Cotena Alexander Charles Bell Willie M. Canidate Clarence (C.T.) Martin

Acting in accordance with the credit union's bylaws, the **Chairman** of the **Board of Directors** has appointed a **Nominations Committee**. The **Nominations Committee** shall nominate at least one candidate for each vacancy on the **Board of Directors**. The nominations have been filed with the Secretary of the Board. They are certified as follows:

COTENA ALEXANDER - Mrs. Alexander is originally from Taylor, MS and has been a resident of Atlanta for the past 14 years. She has a B.S. in Civil Engineering from the University of Mississippi. Mrs. Alexander has been an employee of the city of Atlanta for the past 16 years and is currently an Engineering Program Management Officer for the Dept. of Public Works, managing a group of 200 employees consisting of engineers, project managers, equipment operators, maintenance workers and administrative professionals. She currently serves as chairman of CUA's Credit Committee & chairman of CUA's Facilities committee, is a member of NPU-V and The Mechanicsville Neighborhood Association, and a member of the American Public Works Association, the Institute of Transportation Engineering and the American Society of Civil Engineers. Mrs. Alexander is married to Gerald Alexander, also a city of Atlanta employee, and is the proud mother to a son, Gerald.

CHARLES E. BELL - Mr. Bell has been a member of the Board of Directors since 1996. Additionally, he has continually served 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 served as chair of the Supervisory Committee for approximately nine years. Mr. Bell has been the Budget Management Chief for the Department of Aviation since 1999. His employment with the City of Atlanta began in August 1989, when he was hired as a Financial Analyst in the City's Enterprise Division of the Finance Department. During that time he rose to be the division's Chief Financial Analyst. Mr. Bell has always been assigned to Airport budget and bond matters, giving him 25 years of airport financial experience. Prior to his employment with the city, Mr. Bell worked in the aerospace industry for four and half years with Lockheed Georgia where he served as both a Pricing and Budget Analyst for the company's flagship plane (C-130 Hercules Aircraft). Before his employment with Lockheed, Mr. Bell was a Cost Accountant and an Internal Auditor with the Central Foundry Division of General Motors in Saginaw, Michigan for two and a half years. He received a Bachelor of Arts Degree in Finance from Morehouse College in 1980. Additionally, he received his Master's degree in Business Administration from Atlanta University in 1982.

WILLIE M. CANIDATE, CPPB - Ms. Canidate has served on the Board of Directors at CUA since 1991. She is presently secretary/treasurer and serves on the Credit, HR, ALCO and Policy committees. She is an advocate for literacy and service to members' needs. Ms. Canidate recently retired from the city of Atlanta after 32 years of service. She began her career with the Dept. of Aviation Airport Security in 1983. In 1984 she moved to the Dept. of Finance as an Accounting Assistant. In 1987, Ms. Canidate was promoted and transferred to the Atlanta Fire Department. In 1992, her career aspirations took her to the Administrative Services Dept. - Procurement Division. Ms. Canidate was promoted to an Administrative Analyst with the Dept. of Public Works in 1997. In 1999, she was promoted to Financial Analyst with the Public Works - Infrastructure Division. At the formation of the Watershed Department, Ms. Canidate began as a Contracting Officer, later becoming a Procurement Officer until her retirement. Willie Canidate is also a board member (secretary) for the Morehouse School of Medicine Community Advisory Board helping to educate and provide information to the community through research health studies. Ms. Canidate is a champion for community service, serving as an Ambassador for fundraising for the March of Dimes, Breast Cancer, Diabetes Coach and Healthy Strides by continuously participating, working and walking for these causes. Ms. Canidate has a B.S. degree from St. Augustines College in Raleigh, NC, is a member of the Stone Mountain Lithonia Chapter of Delta Sigma Theta and attends Tabernacle Assembly of God church in Dekalb County.

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 currently serving his second term as vice chair. 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. Councilman Martin played a major role in ensuring that Public Safety remains a priority, assisting in the opening of a mini police precinct in the M. L. King/Adamsville community and organizing the District 10 Citizens on Patrol. Along with many other initiatives, Councilman Martin also established the first "Youth Commission" in the city's history. Youthfest, founded in 1991 by Councilman Martin, is now an annual tradition attracting more than 5,000 youth from the city. 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.

The Bylaws also provide that nominations for vacancies, in addition to those made by the Nominations Committee, may be made by petition. The petition must certify the member seeking to be elected and must be signed by at least two-hundred twenty (220) 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 secretary of the Board no later than **February 27, 2015**.

On or before **March 31, 2015**, 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 you may have.

Sincerely,

Willie M. Canidate
Secretary/Treasurer

Does Your Interest Need a Trim?

If you used a high interest credit card for holiday purchases, it may be time to trim your interest. Transfer your balance from another credit card to a Credit Union of Atlanta Visa® credit card and take advantage of the savings.

Our Visa® Credit Card Offers:

- Rates as low as 6.95% APR*
- No balance transfer fees
- 25-day grace period
- No transaction fee for cash advances**

Get the Visa® credit card that is a cut above the rest! Visit www.cuatlanta.org or call (404) 658-6465 for more information.



www.cuatlanta.org

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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
Corey Cooper
Paul Grant
Mary Ann Johnson
Tangela Williams

PRESIDENT/CEO
Sheilah Montgomery



**LIKE US
ON FACEBOOK**

HOLIDAY CLOSING
Martin Luther King, Jr. Day
January 19



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