

CEO Corner



Monique Dunbar,
Interim President/CEO

This has been a great year thus far and we anticipate an even greater end of the year here at Credit Union of Atlanta. The credit union has made significant strides in excelling forward in the right direction by adding alternative and affordable lending solutions.

On top of enhancing our lending program, we've also increased our financial literacy efforts to educate our members and the community through financial workshops and one-on-one consultations with our Partner, Financial Consultant and Spokesman, Clyde Anderson and Financial Consultant, Lewis Peeples.

Credit Union of Atlanta's involvement in the community to provide assistance to non-profits has strengthened our presence and allowed us to take an active role in the improvement and empowerment of our community. As part of this initiative, CUA joined Hosea Helps in the "No Summer Hunger" program to ensure that children received balanced meals throughout the summer while on summer vacation from school.

The credit union held a member and community appreciation cookout in June where members had an opportunity to win radio station prizes as well as enjoy Bar-B-Q and giveaways.

Children's Healthcare of Atlanta held its annual bowl-a-thon in August and Credit Union of Atlanta participated to raise funds and show support of the work Children's Miracle Network Hospitals does to provide financial assistance to hospitals throughout Georgia.

As we go into the fourth quarter of the year, Credit Union of Atlanta will continue to review its existing products and services that allow us to stand out in unique ways from other financial institutions. It is our number one priority to ensure the services we provide are quality and fit the needs of our membership.

Monique Dunbar,
Interim President & CEO

Start Holiday Budget Planning Now

Waiting until the last minute to plan for holiday shopping is a sure-fire way to overspending and debt. As much as we complain when stores deck the halls while it's still beach season, it turns out that they might actually be on to something.

The best time to start your holiday spending is now. Because the more you plan ahead, the less likely you are to overdo it – and the more likely you are to still have some jingle in your wallet when 2016 rolls around. A 2014 American Research Group survey found that early-bird holiday shoppers shell out almost \$400 less than those who put it off until November.

A budget is more than just a piece of paper. It's a dynamic way to allocate funds and track spending. Used properly, a budget provides an at-a-glance picture of where your spending falls against your goals. Hash out your holiday spending, nail down a budget and plug in realistic estimates for every holiday spending category – from entertaining and gifts to travel and charitable donations.

Devise a specific savings strategy that you'll execute over the next few months to cover those holiday costs, such as brown-bagging your lunch a couple days a week and saving the difference. Use a printable budget form you can find online or create your own. You'll need to list spending categories, set spending goals and track ongoing expenditures. Ensure you don't suffer from the holiday hangover and plan ahead.

Resource: www.christmas.organizedhome.com

Has Your Contact Information Changed?

Please help us keep your records at Credit Union of Atlanta current. It is vital that we have correct contact information to reach you with statements and other important account information. If you have had a change to any of your contact information, please let us know. It is easy to complete the update in person, in writing with your signature, or via online banking. Thank you for helping us keep our records up to date!

90 Days. No Pay Auto Loan No Auto Loan Payment until 2016!

In the market to buy or refinance a car? Now is the time. The holidays are fast approaching and the last thing you need is to start making payments on your auto loan in 2015. Enjoy no auto loan payment for 90 days on auto loans closed during the month of October and purchased through Enterprise Car Sales.

Benefits:

- **No payment for 90 days***
- Competitively **low rates**
- **Pre-approval** for extra bargaining power at the dealership
- **Local decision-making** and processing for a faster turnaround
- **Customized service** to your unique situation

Call (404) 658-6465 or apply online at www.cuatlanta.org.

*Interest accrues from date of loan disbursement. Deferred payment available upon credit approval. Some restrictions apply. Members must be in good standing with all of loans paid current and no payments made late during the term of any loans. Members may not skip a payment during the first 12 months of the loan. Consecutive payments cannot be skipped. Finance



Best VISA® Card for the Best Gifts

Got shopping to do? Credit Union of Atlanta has the best VISA® credit card around town. Our rates are incredibly low just for you! Don't believe us, just look and compare. Get the credit card you need to get your holiday shopping done and save.

Your existing credit card could be costing you with high interest rates and fees. The higher your interest rate, the more money you're spending. Switch to the CUA Visa® credit card and rest easy with great savings.

We offer:

- Rates as low as **6.99% APR***
- **No annual fees**
- **FREE** travel and accident insurance
- Low balance transfer fee
- Member service available 24/7

To apply or make the switch, call (404) 658-6465 or apply online at www.cuatlanta.org.

*Annual Percentage Rate. Rate based on approval and creditworthiness

Keep it **SAFE** this holiday season!

With so many consumers spending money during the holiday season, the potential for fraudulent activity, identity theft and other dangers will surely increase. To help avoid falling victim, shoppers should remain on alert and keep the following safety precautions top of mind throughout the season:

- To better protect your cash, debit cards or credit cards, you might consider alternative payment options for your holiday merchandise such as one time or multi-use disposable credit cards or money orders.
- When walking to your vehicle, keep your purse close to your body or wallet inside your pocket. Keep your keys in your hand and check the back seat and around the car before getting in. Also, try to avoid leaving your packages visible in your car windows as this can invite break-ins.
- When shopping with small children, it's a good idea to set a central meeting place in case you become separated from one another. Teach your kids to ask mall security for help when necessary.
- Make sure to always keep your personal information private and passwords secure. Do not respond to online requests to verify your password or credit card information unless you initiated the contact. Do not keep your PINs written down in your wallet and take care to maintain your privacy when entering your PIN into a retail keypad.
- When obtaining cash from an ATM, observe your surroundings and minimize the time you spend at the machine by having your card out and ready to use. Never count your money at the ATM, instead, wait until you are safely back in your vehicle.
- When using a drive up ATM, keep your doors locked, windows up and engine running while waiting in line. Leave enough room between cars to allow for a quick exit should it become necessary. If anyone or anything appears suspicious, cancel your transaction and drive away.
- When shopping the Black Friday, Cyber Monday or other special holiday deals, make sure to read the fine print as many of these deals can include stipulations such as limited quantities, Internet only offers, limited purchasing hours or different return and exchange policies. Also, pay special attention to layaway plans that can include penalties for late payments or contract cancellations on returned merchandise.
- If shopping online, only shop the companies you know and trust. Check for background information if you plan to buy from an unfamiliar company and only use secure websites for purchases that include a locked padlock icon at the bottom of the screen or "https" in the URL address.
- When shopping for gift cards, understand the fees or limitations associated with each type. Retail gift cards can only be used with specific merchants, whereas network cards such as Visa, MasterCard, American Express and Discover can be used wherever the brand is accepted.
- Lastly, save all of your shopping receipts so you can compare the receipts with your bank or credit card statements to check for unauthorized transactions.

We'll Put the Happy in Your Holidays

With Our Holiday Loan Special

Borrow up to \$1200

For 12 months

12% APR*

*Offer good November 2, 2015 through
December 14, 2015. Apply today!*

(404) 658-6465

www.cuatlanta.org

If you are a City of Atlanta Employee or a Fulton County Employee and meet the following qualifications, you may automatically qualify for our Holiday Loan promotion of up to \$750. Those who qualify will receive a letter that must be signed and returned in order to activate the \$750 deposit.

Loan Amounts Payment

Up to \$750 \$35 bimonthly or \$75 monthly

\$751 – \$1,200 \$50 bimonthly or \$120 monthly

Qualifications:

1. Checking account (in good standing)
2. 6 months of direct deposit (minimum of \$500 coming through payroll)
3. Cannot have filed bankruptcy within the last 12 months.
4. Cannot have any levies or garnishments
5. Cannot have any past due payment on current or previous loans
6. All CUA accounts must be in good standing.

*Annual Percentage Rate. All loans subject to credit approval.

Want More Money for the Holidays?

Skip-A-Payment(s) in December!

You may skip a payment on any or all qualified loans in good standing for the month of December

(excluding real estate loans, LOC, Just for You, Visa® Credit Card, Loans on the Go, loans disbursed less than 6 months, and delinquent loans within the past 12 months).

If your loan payments are paid by payroll deduction, the amount of your payment (weekly, bi-weekly, or monthly) will be deposited into your savings or checking account. The Skip-A-Payment processing fee will be deducted from your savings or checking account. The interest on your loan will continue to accrue. The skipped payments may extend the payoff date of your loan or increase the amount of your last payment due when the loan matures.

If you are a City of Atlanta employee or a Fulton County employee with payroll deduction or direct deposit coming to the credit union and have met the prescribed qualifications, you may qualify for the Skip-A-Pay promotion. If you wish to skip your payment(s) in December, you must OPT IN by completing the application below and returning it to the credit union.

Holiday Loan and/or Skip-A-Payment Application

Complete the information below and return to us by mailing, faxing or dropping it in our night deposit.

Opt-in requests must be received by November 2, 2015.

_____ Holiday Loan Request _____ Skip-A-Payment Request

Name: _____ Account #: _____

Address: _____

Loan Number: _____ Loan Number: _____ Loan Number: _____ Loan Number: _____

Mortgage/Rent Pmt: _____ Monthly Gross Income: _____ Work #: _____

Employment: _____ Work address: _____

Cell #: _____ Email address: _____

I would like to opt-in of the holiday loan program.

I would like to opt-in of the skip-a-payment program

Applicant Signature: _____ Date: _____

Subject to approval. The skipped payment(s) will be due at the time of the loan maturity or when the loan is paid in full. Note: This may extend the term of your loan or increase the amount of your last payment; finance charges will continue to accrue on the outstanding balance. Mortgage loans, holiday loans, LOC, Just For You, Loan on the Go, Courtesy Pay, and Visa® credit cards are not eligible for the Skip-A-Payment program. Loan origination date must be prior to July 1, 2015. Loan(s) must have been current within the last 12 months. Previous loan deferral will not qualify for Skip-A-Payment. **You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the credit union to obtain credit reports in connection with this application for creditworthiness and for any update, increase, renewal, extension, or collection of the credit received. You understand that the credit union will rely on the information in this application and your credit report to make its decision. Loan processing fee: \$25.**



Open a Christmas Club Account!

Is the expensive holiday season sneaking up on you yet again? Get a head start on next year's holiday budget by signing up for our Christmas Club Account! Make sure you rack up presents instead of debt for the next holiday season with a Christmas Club account. A Christmas Club account keeps your funds separate from your other savings and allows you to save a little at a time, all year long, via payroll deduction.

Benefits:

- Save a little at time all year long.
- Keep your holiday savings separate from other funds.
- Earn dividends on your savings.
- Make deposits regularly with payroll deduction or at your convenience.

For more information or to open your account today, call (404) 658-6465 or visit www.cuatlanta.org.



www.cuatlanta.org

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Friday 8:30 a.m. - 5 p.m.

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INTERIM PRESIDENT/CEO
Monique Dunbar

International Credit Union Day is Coming *People Helping People*

The credit union movement began 160 years ago with a simple but radical idea: That with the help of your neighbors, you can improve your financial well-being.

This idea of a not-for-profit financial institution formed by regular people quickly spread.

During the Great Depression scores of ordinary Americans—farmers, teachers, small-business owners— found themselves without access to banking services, so they formed their own credit unions.

Today there are more than 200 million credit union members worldwide— 103 million right here in the U.S. But the bedrock principles of the movement remain unchanged.

Credit unions are still:

- People coming together to be their own financial institution, so no one can deny them a path to prosperity.
- People pooling their savings to provide each other affordable credit.
- People helping people.

On October 15th, credit unions worldwide will join in celebrating the year-round impact of the credit union movement and its members for International Credit Union (ICU) Day®. Visit www.cuatlanta.org to see how you can celebrate with us this year!

THANK YOU FOR CHOOSING CREDIT UNION OF ATLANTA AS YOUR BEST FINANCIAL PARTNER!



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HOLIDAY CLOSINGS

Veterans Day
November 11

Thanksgiving
November 26 & 27

Christmas
December 24 (close at 2pm)
December 25

New Year's Day
January 1, 2016



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