

# Dollars & Sense



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

Spring 2016

## President's Report



**Spring is here!** And so is your best opportunity to get a loan from your Credit Union! During the month of March, we have made some very positive changes to our loan policy to make it easier for you to finance a car, take out a Home Equity Line of Credit (HELOC), or just get that nagging expense taken care of that's been hanging over your head. We've increased the amount we will finance on new and used automobiles, so you can make your best deal with the dealer and come to us to have it financed at favorable terms and rates. We've also increased the amount of

the equity in your home we will lend to get you into a HELOC, and we'll even pay your closing costs for these lines of credit! And finally, if you carry a balance on your credit card from month to month, there is absolutely no reason to look further than Credit Union of Atlanta for the best credit card rates anywhere!

At Credit Union of Atlanta, we want, and indeed need your loan business, and we want to help you afford the purchases you want to make. Please come in, call in, or click onto our website and apply now. Your opportunity to borrow has never been better, and we have money to lend!

In our last newsletter, I sent out a plea for all of you to consider us to be your only financial institution. If you are a member here, you should know that the more business you do with us, the more able we are to help you with the financial decisions you face in life. The more you entrust us to handle your financial affairs, the easier it becomes for us to accommodate your requests. We realize that sometimes bad things happen to good people, and we truly want to help you and your family if and when you come upon hard times or face a difficult financial situation. The more business you have done with us in the past, and do with us now and in the future, the better we will know you and the better we can assess your needs and make quicker, more favorable decisions on your requests.

Credit unions were formed as financial cooperatives in a time of economic hardship for all, to allow people of modest means to pool all their money together to lend and provide other financial services to each other at competitive rates. That cooperative principle is alive and well today, and when people follow it, credit unions are literally the best deal in town.

So when you come to us for service, please know that the more business you do with us, the better for you, and the better for the credit union. The next time you are in contact with us, be prepared to be asked for your business, and I hope you will be receptive. As a true financial cooperative, we sincerely want, need and expect all your business! Thank you for letting us be your credit union!

Sincerely,  
Allen Upchurch  
President/CEO

## JOIN US FOR OUR 2016 Annual Meeting!



As a credit union member and part owner of our financial institution, we want to ensure you are well-informed about the many exciting things that are happening at the credit union. Please join us as we review our successes from 2015 and outline our plan for the future.

**Tuesday, April 26th**

**5:00pm - 7:00pm**

**Cleveland Dennard Conference Center**  
1560 Metropolitan Pkwy, SW  
Atlanta GA 30310

Light refreshments will be served and giveaways offered.

**\* Grand Prize - Lenovo Laptop!\***

## INTRODUCING:

### The "Go" Car Loan – *Quick & easy approval while you wait*

We understand that not everyone has perfect credit. A lapse in employment, medical issue or family emergency can impact your credit score. The "Go" car loan helps you get approved or get a lower interest rate than what you are currently paying on your car loan elsewhere.

- Affordable Rates
- Quick & Easy Application Process
- Terms up to 72 Months Available

**Apply today!**



# Spring into action and give your home the makeover you've been dreaming about!



We can bring those home makeover dreams to life with a home equity line of credit\* today.

- **Competitive rates**
- **Flexible terms and loan features**
- **Potential tax advantages - Check with your tax advisor for details**

Spring into action today. Call (404) 658-6465 or visit [cuatlanta.org](http://cuatlanta.org) to learn more.

*\*All loans subject to credit approval.*



[www.cuatlanta.org](http://www.cuatlanta.org)

670 METROPOLITAN PARKWAY  
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

Allen Upchurch

## Are you itching for summer fun?

Whether you want to head out on a cross-country ride or dive into the cool ocean tide, we can help with a motorcycle, boat, watercraft or RV loan\*!

Our specialty vehicle loans offer:

- **Competitive rates**
- **Convenient terms**
- **New or used models**
- **Refinancing available on loans from other lenders**
- **Optional payment protection plans**

Scratch that summertime itch and call (404) 658-6465 or visit [cuatlanta.org](http://cuatlanta.org) to get started today!

*\*All loans subject to credit approval.*



## Show your kids how to pump up the savings

**April is National Credit Union Youth Month!**

Don't forget to bring your kids by the credit union anytime during the month of April to help us celebrate National Credit Union Youth Month™.

We'll have staff on hand to show youth and teens how to become CU Strong by getting money fit and spending lean!

And remember, CUA's membership is open to all members of your family. Bring one, bring all and get CU Strong!



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#### HOLIDAY CLOSINGS

Memorial Day  
May 30th

Independence Day  
July 4th



Federally insured  
by NCUA