

CEO'S CORNER



by: Allen Upchurch, *President & CEO*

Late last year, your Board approved management's recommendation to convert the credit union's data processing system to a new vendor and platform. Service improvement and cost reduction were the main drivers behind our decision. On February 1, 2020, we will be moving to Jack Henry Associates' (JKHY) Symitar/Episys

system offered to us through Synergent Corporation, a credit union service organization (CUSO) headquartered in Westbrook, Maine. This is a very important strategic move for us, in that the Episys system is a top of the line data processing engine that is extremely powerful, fully customizable, flexible and adaptable to the credit union's members' needs. Look forward to faster service and better information about your accounts, and our products and services!

This conversion will also bring us an improved online banking platform, called Orpheus, a new Bill Pay system, called iPay, and a long-awaited mobile banking platform, complete with remote deposit capture services. The Access Softek Mobile Finance Manager app has been a leader in the digital banking industry since 2004, and the Ensenta (established in 2001) Remote Deposit Capture service, with its Smarter and Safer™ technology, will make check depositing easy and secure. Check out www.accesssoftek.com/services/mobile-finance-manager, www.accesssoftek.com/services/orpheus-online-banking and www.ensenta.com/products/mobile for more details about these really great enhancements, coming your way in just a few months!

Look for more announcements and progress reports throughout the rest of the year as we prepare for this event.

CDFI CERTIFICATION

I'm pleased to report that on April 18, 2019, we were informed by the Department of the Treasury, that our application to become a Community Development Financial Institution (CDFI) has been approved. CUA was a CDFI from 2010 to 2014, but we have now re-certified and are developing plans to leverage this designation to really go to work in our community! Chief among the needs of the credit union and of the community we serve are financial literacy, credit repair and affordable housing, and as you know, we pride ourselves on our work with credit-challenged individuals and positioning them to be able to finance the purchase of a car and taking care of small- to mid-sized expenditures when they come up. We are already at work engaging with potential community organizations to help us build our capacity to do more in these areas, and also to begin to re-engage in small business lending later this year.

We view this opportunity to serve our community and its members as a primary calling for what credit unions are chartered to do, and we look forward to sharing more information about our efforts to enhance our competitive array of services. CDFI status is an important designation for CUA, and we continue to encourage you to do as much business with the credit union as possible, so we can truly show that we are all about community.

Thanks for your continued support!

DON'T MISS OUT ON BACK-TO-SCHOOL SAVINGS!

Summer is going by quickly and those school bells will be ringing in no time.

Have you started your back-to-school shopping yet? Uniforms, backpacks, lunch boxes, school supplies....there is so much to buy to get the kids ready for school.

We're here to help if you need it. For a limited time, you can borrow up to **\$2500*** at rates as low as **6.50% APR**** to help fund your back-to-school shopping needs. And you'll love our easy repayment terms.

Don't miss the bus on back-to-school savings. Apply for your back-to-school loan today by visiting www.cuatlanta.org today!

*All loans subject to credit approval. Terms, conditions and membership requirements apply.
**Annual Percentage Rate.



IT'S NOT TOO LATE TO PLAY!



Summer isn't over yet. There is still time to play! If you're looking to take a last-minute vacation before those school doors open again, apply for a vacation loan* today!

Whether you're off to Disney, the beach or even to explore another country, we have the funds that can make the trip happen. Plus, we offer:

- Rates as low as 6.50% APR**
- Repayment terms up to 36 months
- Easy online application process with a fast turnaround

It's not too late to play. Pick your destination and then apply for your vacation loan today!

www.cuatlanta.org

*All loans subject to credit approval. Terms, conditions and membership requirements apply.
**Annual Percentage Rate.

PHISHING, SMISHING & VISHING WHAT DOES IT ALL MEAN?

With so many different types of fraud out there, it's important for you to stay aware and in the know – so you can protect yourself and your loved ones. Here are three fraud types you should understand and prevention tips so you don't fall victim.

Phishing - Internet fraudsters impersonate a business to trick you into giving them your personal information, such as usernames, passwords and credit card details. Legitimate businesses will not ask you to send sensitive information through insecure channels.

Tips to Prevent Phishing:

- Don't select links in e-mails that ask for personal information.
- Never open unexpected attachments.
- Delete suspicious messages, even if you know the source.

SMishing – Fraudsters use cell phone text messages or SMS (Short Message Service) to trick you into providing personal and financial information. Smishers may use URLs or an automated voice response system to try and collect your information.

Tip to Prevent SMishing:

- Remove unsolicited text messages from your phone. This may take two steps: deleting the text and then completely removing it from your device.

Vishing – Fraudsters use voice to exploit a general trust in landline telephone services. The victim is often unaware that voice over Internet Protocol (VoIP) allows for caller ID spoofing, thus providing anonymity for the criminal caller.

Tip to Prevent Vishing:

- Verify suspicious calls by contacting the organization, financial institution or credit card company the caller mentions, being sure to use the institution's accurate contact information (i.e., do not use contact information the caller provides).

For more information on fraud, visit the NCUA Fraud Center at www.ncua.gov.

LET US KNOW BEFORE YOU GO!



Traveling this summer? Whether you are planning to travel outside of the country or outside of your normal business area, let us know before you go!

It is important to notify your credit union of your travel plans at least one week prior to your departure to ensure you have access to your money and are able to use your credit cards and debit cards without interruption while you are away.

This is an extra security measure as all accounts are monitored for suspicious or unusual card activity. Without prior notification of your travels, transactions for large amounts, out of the country, or high frequency, may result in your card being blocked for security reasons.

The easiest way to notify us of your travels is by calling 404-658-6465.

Safe travels!

DO MORE WITH VISA!

Create more.
Experience more.
Explore more.
Design more.
Travel more.
Relax more.
Share more.

VISA

Whatever your "more" looks like, you can achieve more with our competitive VISA credit card with competitive low rates and low annual fees. Apply for your card today, so you can start your more tomorrow!



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!

Sprint  works for me®

 turbotax.

 AUTHORIZED DEALER

 to shop

 truSTAGE®
Travel Agency

Get more from your credit union membership at LoveMyCreditUnion.org



HOLIDAY CLOSINGS

INDEPENDENCE DAY
Thursday, July 4

LABOR DAY
Monday, September 2

FOLLOW US! WE'RE SOCIAL.

 @CreditUnionofATL

 @TheCUAtlanta

 TheCreditUnionofAtlanta

 Credit Union of Atlanta



Federally insured by NCUA
*APR = Annual Percentage Rate:
Based on credit worthiness

Main Office
670 Metropolitan Parkway
Atlanta, GA 30310
(404) 658-6465

Pryor Street Lending Center
245 Pryor Street
Atlanta, GA 30303
(404) 222-0686