

CEO'S CORNER



by: **Allen Upchurch**, *President & CEO*

Last year at this time, we were at the height of the coronavirus pandemic, and my message was that we were working on re-opening the lobby by appointment only. Who knew it would be a year before we would be back open at some semblance of how we were serving you prior to the onset of the crisis?

We have reopened the Main office lobby with a limit on the number of the people we serve at one time, however, we continue to move closer to normal service delivery. On behalf of our entire staff and Board, I want to thank you so very much for your patience as we have worked through the pandemic, and as we continue to make adjustments as dictated by public health information.

As we head into the summer months, I'd like to encourage you all to take advantage of our still very low interest rates on loans, from autos to real estate. As the economy heats up, we are seeing signs that point to potential increases in long-term rates, so now is the time! If you've postponed large purchasing decisions, or if you're riding the wave of increasing home values, the timing couldn't be better to contact us to apply for the financing of those purchases or expenditures. We just finished up a very successful Memorial Day Auto Expo, so hurry on out to see us, and let one of our Financial Service Officers hook you up with a great deal on an auto or home equity loan!

Also, applying for a Freedom Loan is a great way to quickly borrow money without a credit check. If you have a checking account with us, proof of a steady income stream, and a satisfactorily paid a loan with us, YOU QUALIFY. We have money to lend, and we can definitely assist you with your financial needs with this, and other products!

And finally, if you carry a credit card in your pocket, there is no reason on the planet that it shouldn't be one of ours! Our Visa cards have low fixed rates that start at 6.95% APR, no annual fees, and no penalty rate increases if you miss a payment. Come by and apply today!

As always, we greatly appreciate your business and appreciate the opportunity to take care of your financial accounts, and the trust you place in us every day to assist you when you have a need or request. Please reach out to us if we can be of service!



GOT YOUR EYE ON A SUMMER TOY?

There's still plenty of summer left to enjoy some outdoor adventure! Shopping for a boat for those lakeside adventures? We can help. Need a RV to fulfill your cross-country travel dreams? We've got you covered.

GET YOUR SUMMER TOY LOANS* HERE!

New or used models

Refinancing available on loans from other lenders

Rates as low as 1.95% APR for campers**

Rates as low as 10.00% APR for boats**

Flexible repayment terms

Quick and easy application & approval process

Apply for preapproval of your summer toy loan at www.cuatlanta.org today!

*All loans subject to credit approval. See credit union for full details. **Annual Percentage Rate.

BEAT THE SUMMERTIME HEAT WITH A COOL AND REFRESHING AUTO LOAN*!



Sweating it out each month with that high auto loan rate? Looking to upgrade? Whether buying a new vehicle or refinancing the one you have, you can beat the summertime heat with a refreshing auto loan* today!

We offer:

- Competitive rates for new, used and refinanced auto loans
- Quick and easy loan preapprovals so you know your budget before you shop!
- Terms up to 84 months

Beat the heat today. Visit www.cuatlanta.org to apply!

*All loans subject to credit approval.



SUMMER VACAYS ARE HERE AGAIN!

Ready to get out of the house again? As many destinations are cautiously opening up, many are excited to get back to their favorite spots like the beach while others are exploring new types of getaways such as camping retreats.

The important thing is summer vacays are happening again and no matter how you intend to take yours, we can help with a vacation loan*!

- Loan amounts up to \$25,000
- Rates as low as 6.00% APR**
- Flexible terms up to 60 months

Visit www.cuatlanta.org to apply for your vacation loan today. Happy vacay!

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

WHY PAY MORE IF YOU DON'T HAVE TO? GET A REAL ESTATE LOAN AT CUA AND SAVE!

Whether buying a new home, refinancing your existing loan from another lender, or looking to borrow against your current mortgage, we've got you covered at CUA!

MORTGAGE LOANS* – Apply for a new loan and save!

- Competitive low rates
- Conventional, FHA, VA, USDA and other loan types available
- Fixed and adjustable rate options
- 10, 15, 25 and 30-year terms

HOME EQUITY LOANS & LINES OF CREDIT** – Use the equity in your home to consolidate debt, make home improvements or cover a big expense.

- Competitive low rates
- Fixed and adjustable rate options
- 5, 10 and 15-year terms

Apply for your mortgage today at www.cuatlanta.org.

*All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice **Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.



HOLIDAY CLOSINGS

INDEPENDENCE DAY

Monday, July 5, 2021 (Observed)

LABOR DAY

Monday, September 6, 2021 (Observed)

NMLS #803551



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@TheCUAtlanta

TheCreditUnionofAtlanta

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

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