

CEO'S CORNER



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

The holiday season is rapidly approaching, and we would like to take a moment to let you know how thankful we are for your membership! You all have been so gracious throughout this pandemic as we have had to adjust the way we do business to keep you and our employees safe. We appreciate your patience, and one way we are showing our gratitude is with our brand new phone system! Instead of waiting on hold, you now have the option to have your call automatically returned without losing your place in the queue. Simply select the option, hang up, and your call

will be returned in the order in which it was received. Our Main Office lobby is still open, with limitations on the number of people we are serving at one time. However, most of the services we provide can be handled remotely, via our online banking and mobile app, telephone banking system, nationwide surcharge-free ATM network, a shared branch, or by calling the credit union.

We are also saying thank you with our annual holiday loan and skip-a-payment promotions. Surely, you can use the extra cash to pay bills, treat yourself, or splurge on family and friends! This year, we're handling the holiday loan promotion a bit differently to decrease our processing time. We are NOT including the holiday loan application form that you would normally find in our newsletter. Instead, if you qualify for the loan, you will receive the usual direct mail piece that we send each year. You are required to sign and return the form to us, indicating that you are "opting in" to receive the proceeds. If you do not get a prequalification letter, please expect to receive an email indicating that you can apply for the loan. If you do not have access to a computer or email, please call us to request an application. The skip-a-payment application is still in the newsletter. Simply complete it and either mail or fax it to the number on the application.

Our VISA® credit cards will also come in handy for your holiday purchases. With a low fixed rate, no annual fees, and a rewards program to boot, there is no reason any of you should not have one of our credit cards in your wallet!

Now is a great time to consider our home equity loan and line of credit products. We provide purchase and refinance options for home loans as well. With interest rates still at historically low levels, go ahead and apply for a loan today, especially if you have an existing loan with a higher interest rate or if you have been putting off any major purchases. And in this competitive real estate market, you may as well call us to get pre-approved so that you do not miss out on a good deal!

Again, we appreciate your business and the opportunity to serve you. We know you have options, and we are here to help lighten your mood as well as your load. We want to be the first point of contact for all your financial needs. Happy Holidays!



FALL INTO A NEW CAR !

Whether buying new or used, you can fall into a new car with a great rate at the credit union. Get pre-approved for your auto loan* and start shopping. You'll be ready to sign and drive with your financing set.

We offer:

- Rates as low as 1.95% APR**
- Easy repayment terms up to 84 months
- Low-cost GAP and extended protection plans
- Car shopping service
- Amazing refinance deals & more

Fall into your new car this season with an auto loan from the credit union. Apply today at www.cuatlanta.org.

*All loans subject to credit approval. Terms and conditions may apply. | **Annual percentage rate.

MAKE A DASH FOR HOLIDAY CASH!

CUA HOLIDAY LOANS

As soon as the pumpkins are put away, the holiday shopping season will be upon us! We have the cash you need to dash to the stores and complete your gift list in one easy swoop!

For a limited time, you can borrow up to \$1500 for 12 months at rates as low as 12.00% APR*.

Offer good October 12, 2021 through December 24, 2021

If you meet the following qualifications, you may automatically qualify for our Holiday Loan promotion of up to \$1000. Those who qualify will receive a letter that must be signed and returned in order to activate the \$1000 deposit. You must apply in person or online for the \$1500 advance.

Qualifications

1. Checking account (in good standing)
2. Active loan originated on or before May 1, 2021 OR any loan paid out within last 24 months
3. Must provide most current pay stub or other proof of income
4. Cannot have filed bankruptcy within the last 12 months
5. Cannot have any levies or garnishments
6. Cannot have any past due payment on any current or previous loan
7. All other CUA accounts must be in good standing

Please look for a prequalification letter in the mail if you meet these qualifications. If you do NOT receive a prequalification letter, we will be emailing applications out within the next week for you to fill out and return to the credit union. If you do not have an email address on file with the credit union, please apply online at www.cuatlanta.org, call (404) 658-6465 or come into the credit union to apply. Thank you very much!

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply.



HAPPY HOLI-YAY - IT'S TIME TO SKIP-A-PAY!

CUA SKIP-A-PAYMENT PROGRAM

For a limited time, we're offering you the chance to skip your loan payment(s)* and instead, use those funds to for holiday expenses.

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, Back-to-School Loans, Freedom Loans, loans disbursed less than six (6) months, and delinquent loans within the past twelve (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.

Use the application to opt in and get started!

*Annual Percentage Rate. All loans 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, Back-to School loans, Freedom loans and Visa® credit cards are not eligible for the Skip-A-Payment program. Loan origination date must be prior to May 1, 2021. Loan(s) must have been current within the last 12 months. Previous loan deferment 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.

SKIP-A-PAYMENT APPLICATION

Complete the information below and return to us, **along with your most current pay stub or other proof of income**, and return to us by mailing, faxing, or dropping it in our night deposit. Opt-in requests must be received by November 1, 2021.

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 into the skip-a-payment program.
Applicant Signature: _____
Date: _____



READY TO UPGRADE YOUR HOME? WE CAN HELP.

Whether you're thinking of a kitchen remodel, a bathroom addition or even finishing your basement, a home equity loan from CUA can certainly help! In fact, you don't actually have to use home equity loan funds for your home. You can borrow against your home and use the funds to pay tuition, pay off debt or even cover a big-ticket expense.

Rates as low as 5.25%

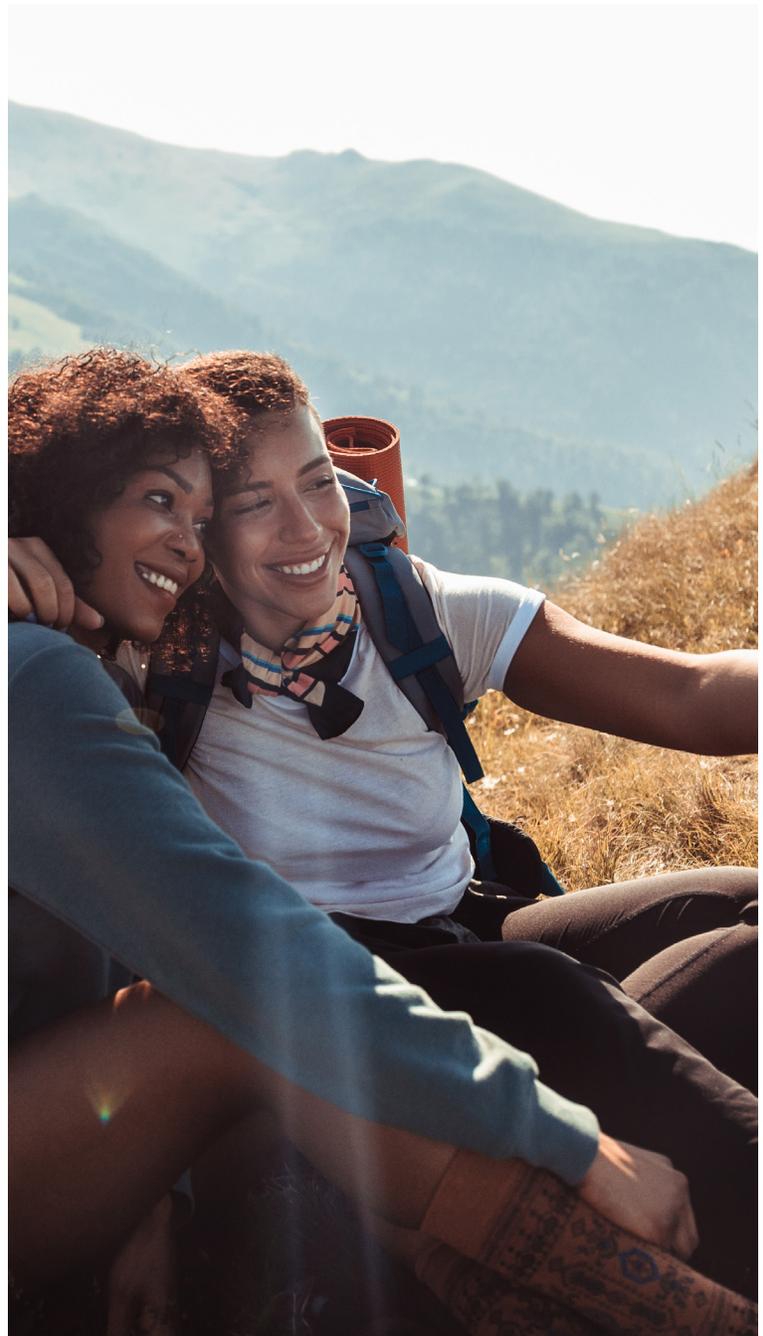
Terms up to 180 months

Variable and fixed-rate options

Up to 90% LTV

Get started now by applying for your home equity loan 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.



LET YOUR CUA VISA® PICK UP THE TAB!

Planning some epic fall adventures this year? Let your Credit Union of Atlanta VISA® pick up the tab! Getting a head start on your holiday shopping? Let your Credit Union of Atlanta VISA® pick up the tab! Traveling to see loved ones? Let your Credit Union of Atlanta VISA® pick up the tab!

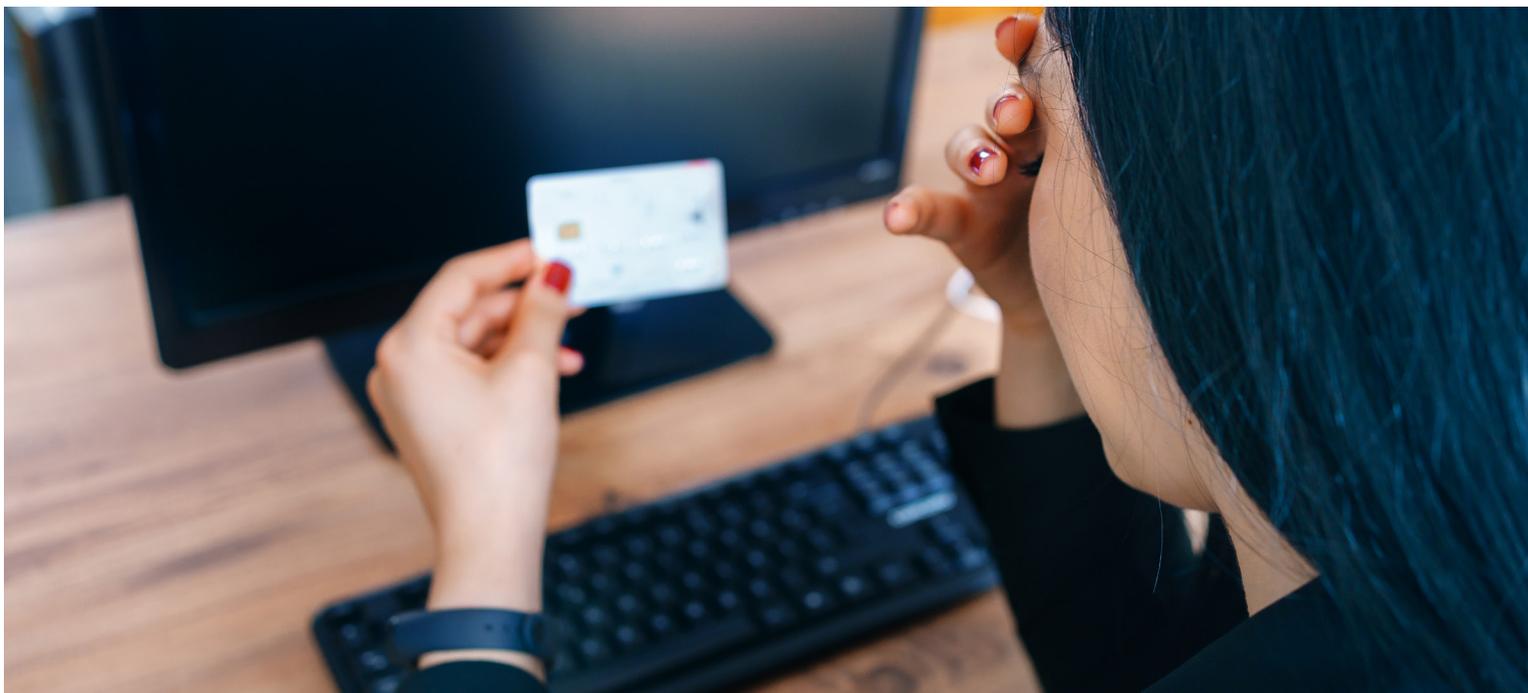
No matter what expenses you have coming up, a VISA® from the credit union can help you cover the tab, and then some.

- Rates as low as 6.95% APR*
- 25-day grace period
- Worldwide purchasing power
- ScoreCard Rewards
- Ability to earn rewards as you go and more!

Apply for your VISA® today and let it pick up the tab!

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions may apply.

BUYING GIFT CARDS THIS HOLIDAY SEASON? USE THESE TIPS TO PREVENT FALLING VICTIM TO SCAMS.



Buy direct online – Purchase your gift cards direct from the website of the retailer chain restaurant or other issuer you're shopping. Criminals have less access to these types of gift cards than those available in stores.

Don't buy in-store cards with easily accessible numbers and PINs – If you must purchase a gift card in store, look for those that are behind the counter, in less accessible areas or in view of surveillance cameras. If cards are out in the open on a rack, make sure to inspect the barcode numbers to see if there are duplicates or if the packaging has been tampered with.

Register cards you receive – If you receive a gift card, register the card immediately, change the PIN, and don't delay in using the money.

The longer a card sits around, the more likely a cybercriminal is to steal the balance.

Try to get stolen funds back – Some card issuers use cybersecurity defense systems, and they may be able to distinguish between honest and fraudulent transactions on your gift card. So if your card has been drained, call the issuer, and ask for reimbursement.

Secure your home computer – Criminals can also gain access to your gift card numbers and PINs by hacking your computer. To help prevent that, make sure your security software is up to date, create and use strong passwords or a password generator, and enable multifactor authentication on every site where available.

For more information and additional tips, visit www.consumerreports.org.



Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way we contribute to a brighter future by working to improve your financial well-being. It is at the heart of the mission and structure of Credit Union of Atlanta. The essence of this commitment is reflected in our bylaws and it's something credit unions have been doing for more than 100 years.

On October 21, 2021, we hope you'll stop by the credit union to help us celebrate ICU Day.

HOLIDAY CLOSINGS

VETERANS' DAY

Thursday, November 11, 2021

THANKSGIVING

Thursday – Friday, November 25 – 26, 2021

CHRISTMAS

Friday, December 24

Saturday, December 25, 2021

NEW YEAR'S

Friday, December 31, 2021

Saturday, January 1, 2022

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 | **Pryor Street Lending Center**
670 Metropolitan Parkway | 245 Pryor Street
Atlanta, GA 30310 | Atlanta, GA 30303
(404) 658-6465 | (404) 222-0686