

CEO'S CORNER



Debra Collins, CEO | President

I would like to express my heartfelt appreciation for the warm wishes and the outpour of support I have received following my appointment as the new President/CEO.

My vision for the Credit Union of Atlanta is to elevate it to be the financial services provider of choice and for us to stand out as a **Beacon of Excellence** in all that we do. We will focus on four key areas: a renewed focus on membership growth, stimulating asset growth, enhancing member service quality, the latest technology to enhance our member experience and a renewed focus on outreach in the community.

As we enter the 3rd quarter of our 95th anniversary, I am excited to embark on this journey with you, and I look forward to working together alongside the Board of Directors as we elevate the Credit Union of Atlanta to new heights of success.



NEWLY ADDED ONLINE BANKING SERVICES

As we continue to bring you the latest technology to enhance your member experience, we recently added Portal Pay and P2P (Peer to Peer) to our online and mobile banking services.

Portal Pay will allow you to make your CUA loan payments using your checking or savings account at another financial institution or any debit card.

Peer to Peer (P2P) will allow you to send money from your CUA account directly to another person. P2P, also known as money transfer apps like Venmo, PayPal, and Cash App, will allow users to send and receive money from their mobile devices through a linked bank account or card.

Please visit our online and mobile banking channels for more information at <http://tinyurl.com/3y3kpevz>.

IN THE COMMUNITY

The 2nd Annual Back to School Bash and Auto Expo was an amazing success! A big thank you to all of the members, families and friends who came out in great numbers to join in on the festivities!

We gave away over 600 backpacks full of school supplies, painted many little one's faces, and enjoyed some refreshing snow cones to keep us cool on a very hot day. The gaming van was a big hit! The raffled winners received some great prizes. We even enjoyed some of Atlanta's best R&B sounds from Dyron Ducati from Kiss 104.1.



MEMBER APPRECIATION

We appreciate your continued support and trust to assist with your financial needs. We want you to know that we are here for you and "We have your best interest at heart."

As a small token of our appreciation, the next time you stop by the branch, please help yourself to a Sweet Treat as a **THANK YOU** for being a member of our Credit Union of Atlanta family.

ENJOY MORE, STRESS LESS! APPLY FOR A HOLIDAY LOAN.

The holidays can be incredibly stressful. Funds to cover all the gifts, decorations, food, and festivities can be hard to come by... until now. Apply for a holiday loan to enjoy more and stress less this holiday season!

For a limited time, you can borrow up to \$1500 for 12 months at rates as low as 12.00% APR*. Offer good November 8, 2023 through December 22, 2023.

November 8th is the drop date for the money to be deposited into member accounts. **Deadline to submit prequalification forms for drop is Nov 3.**

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, 2023 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.

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



TIS' THE SEASON FOR FREEZING YOUR LOAN PAYMENT! HOLIDAY SKIP-A-PAY IS BACK.

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!

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, 2023. 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 15, 2023.

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: _____

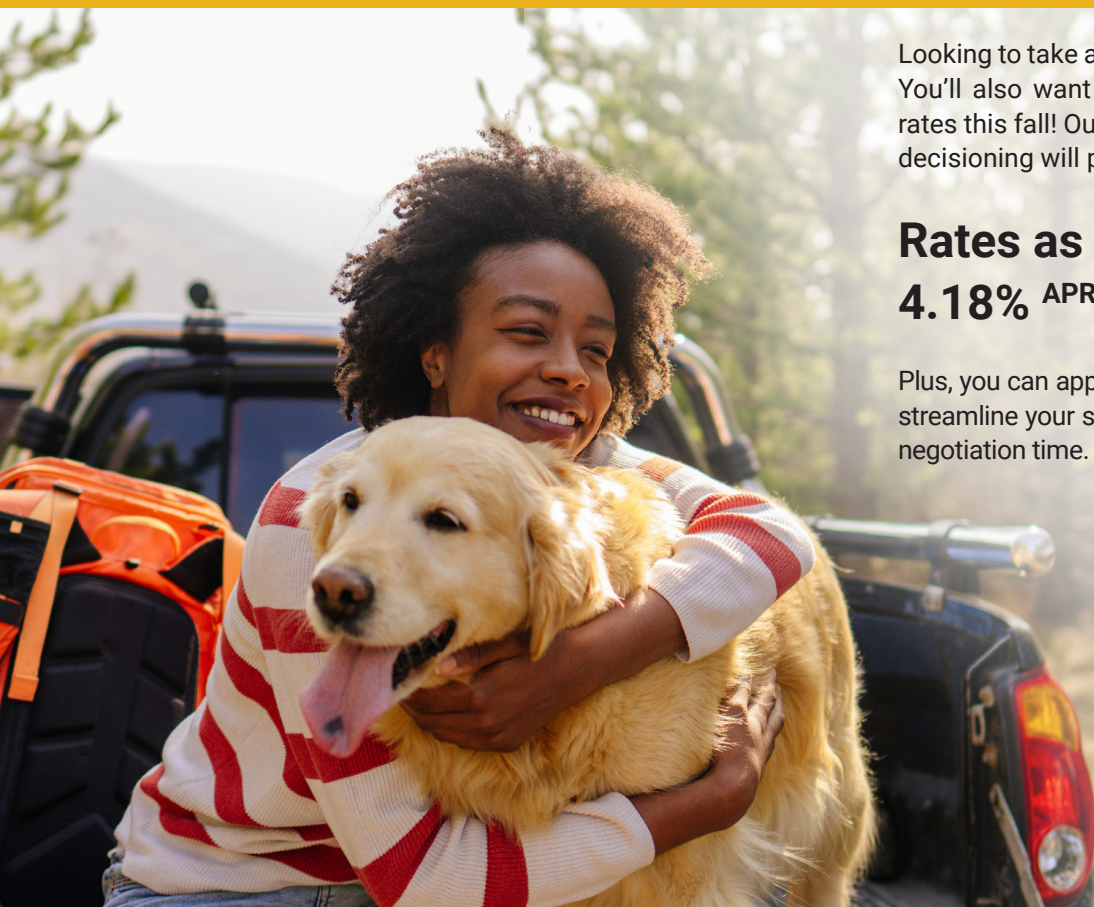
FALL AUTO LOAN SPECIALS ARE HAPPENING NOW!

Looking to take advantage of the end of the year car deals? You'll also want to take advantage of our low auto loan rates this fall! Our competitive rates, easy terms, and quick decisioning will put you into your new car in no time!

Rates as low as
4.18% APR*

Plus, you can apply to get pre-approved for your auto loan to streamline your search and strengthen your buying power at negotiation time. Apply now at www.cuatlanta.org.

*Annual Percentage Rate. All loans subject to credit approval. Terms and conditions apply. Refinance rates do not apply to existing loans.



SAVING PAYS OFF.

IT'S TIME TO CASH IN ON YOUR HOLIDAY CLUB!

Happy holidays to you! You've saved money all year long in your holiday club account and now all that saving is going to pay off – just in time for your holiday shopping sprees.

Don't have a holiday club account yet? Get a jump start on next year's shopping season by opening one today. You'll contribute a little each month, all year long in 2024 and then you'll be able to access the accumulated savings this time next year.

Visit www.cuatlanta.org with questions or to open your Holiday Club Account today!



THE HOUSING MARKET IS HEATING UP, GET PRE-APPROVED FOR YOUR MORTGAGE NOW!

The housing market is heating up, but inventory is still tight. If you're in the market for a new house, you'll want to get pre-approved for your mortgage* so you'll be ready to buy as soon as you find the home you want.

Conventional, FHA, USDA, VA & ARMs*

In doing our part to make homeownership possible for our community and members, CUA now offers down payment assistance, up to \$25k, and community land trust loans! Let us build your next home loan.

Learn more and get pre-approved now at www.cuatlanta.org and start searching for your next home!

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



HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, October 9, 2023

VETERANS' DAY
Saturday, November 11, 2023

THANKSGIVING
Thursday – Friday, November 23-24, 2023

CHRISTMAS
Monday, December 25, 2023

NEW YEAR'S DAY
Monday, January 1, 2024

FOLLOW US! WE'RE SOCIAL.

@CreditUnionofATL

@TheCUAtlanta

TheCreditUnionofAtlanta

Credit Union of Atlanta



Federally insured by National Credit Union Administration
*APR = Annual Percentage Rate:
Based on credit worthiness

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



INTERNATIONAL CREDIT UNION DAY®

THURSDAY, OCTOBER 19, 2023

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

This year, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating you, our members, the world over.

We invite you to stop by the credit union on October 19th to help us celebrate ICU Day!

**DON'T FORGET TO DOWNLOAD
THE CUA MOBILE APP TO MANAGE
YOUR FINANCES 24/7!**

