

WHATEVER

YOU NEED,

WE HAVE WAYS TO

MAKE IT HAPPEN.

We all need a little help in reaching our goals. Georgia United is here to help you reach yours with a variety of loan options to meet your specific needs.

### GEORGIA UNITED CORPORATE OFFICE

6705 Sugarloaf Parkway, Duluth  
770.476.6400 | 888.493.4328  
[georgiaunitedcu.org](http://georgiaunitedcu.org)

**E-BRANCH** | 770.476.6400, option 3

#### ATHENS

East Side | 190 Gaines School Road, Athens | 706.549.6292  
Five Points | 1710 South Lumpkin Street, Athens | 706.227.5400

#### CLARKSTON

500 North Indian Creek Drive, Clarkston | 404.292.6868

#### CONYERS

1381 Milstead Avenue, Conyers | 770.483.5211

#### CUMMING

312 Canton Highway, Cumming | 770.889.7843

#### DALTON

605 Calhoun Street, Dalton | 706.226.1199

#### DOWNTOWN ATLANTA

Whitehall | 400 Whitehall Street, Atlanta | 404.656.3748  
GDOT | 600 W. Peachtree Street, #401, Atlanta | 404.206.5457  
Twin Towers | 2 MLK Jr. Drive, Atlanta | 404.656.3765

#### DUBLIN

2006 Veterans Boulevard, Dublin | 478.272.5972

#### GWINNETT

2270 Satellite Boulevard, Duluth | 770.497.8463

#### NORTH ATLANTA

4448 Tilly Mill Road, Atlanta | 770.452.8233

#### NORTHLAKE

3840 LaVista Road, Tucker | 770.621.5420

#### PANOLA

5173 Panola Industrial Boulevard, Decatur | 770.987.1040

#### STOCKBRIDGE

105 North Park Trail, Stockbridge | 770.474.3600



LENDING



WE FOCUS ON YOU

SO YOU CAN FOCUS

ON WHAT MATTERS.



SHARED STRENGTH



GU-1042 4/13

## VEHICLE LOANS

Ferrari tastes on a Camry budget? Start your car search with Georgia United! Whether you're looking for a new or used car, boat, RV or other vehicle, our vehicle loans make it easy to get you moving!

- Competitive rates
- No application fee
- Up to 100% financing
- Simple interest with no prepayment penalties
- A variety of payment terms, up to six years\*
- The ability to get prequalified to increase your negotiating power
- A car buying service that takes the hassle out of buying a car

## GAP COVERAGE

Guaranteed Asset Protection (GAP) coverage protects you if your car is totaled or stolen and the amount you owe is more than the actual cash value of the car. It also covers the amount of your deductible.

## EXTENDED WARRANTY

This provides added protection if your car breaks down. There are several plans to choose from, but all offer no deductible, no limit on claims and 24-hour nationwide roadside assistance.

## LOOKING FOR A NEW CAR? WE MAKE IT EASY!

Tired of hearing "Let me talk to my manager?" Georgia United members have free access to one of the nation's best car buying services. With a single call, a representative will take all the information about your desired vehicle. Then they'll find the dealership that offers the best price on that vehicle. In most cases, the discounted price you receive will save you hundreds (or thousands) off the "sticker" price without the hassle of negotiating. Just call 770.476.6471 and get going!

## HOME LOANS

Next to winning \$187 million in the next Powerball drawing, owning your own home remains most people's biggest dream. Securing financing for your home is one of the most important financial decisions you can make. That's why it pays to do business with a credit union that's looking out for you. Here's just some of the advantages of working with Georgia United on your mortgage:

### LOW CLOSING COSTS

You can save thousands of dollars because we don't charge underwriting or processing fees. There are no intangible taxes.\* Plus, we consistently offer some of the lowest origination fees in town.

\*Except for FHA loans

### 100% FINANCING AVAILABLE

We have no-money-down financing available for qualified buyers.

### FULL LINE OF FIRST MORTGAGES

- Fixed and adjustable rate programs
- Terms from five to 30 years
- Conventional and FHA financing

### SECOND MORTGAGES

- Provides cash for home improvements, debt consolidation, and more
- Available on your primary residence as well as second homes
- Financing up to 100% of your home's value

### HOME EQUITY LINE OF CREDIT

- Credit lines from \$10,000 to over \$250,000
- 90% financing available
- No-closing-costs programs available
- Interest-only payments available

## SHARE AND CERTIFICATE SECURED LOANS

How low can they go? Get some of our lowest rates we offer by using your savings account or share certificate as collateral and earn interest while you borrow.

## LAND LOANS

We have a variety of programs available to meet your needs.

## ZIP LINE OF CREDIT

This is a revolving open line of credit often used as overdraft protection on a checking account. Credit limits range from \$250 to \$5,000. Minimum payment amounts are \$20 for every \$500 of your balance.

## SIGNATURE LOANS

Your best friend has a great job opportunity for you in Maui. Congratulations! He needs you to start in one week. Help! When the unexpected happens, Georgia United is here to help. Whether it's medical expenses, car repairs, or plane tickets to an upcoming wedding, our signature loans can provide the cash you need – approval and funds can usually be made available while you wait

## GET MOVING!

**We make it easy to get what you want.**

- Apply online at [georgiaunitedcu.org](http://georgiaunitedcu.org)
- Call our E-Branch at 888.493.4328, option 3
- Visit any of our convenient branch locations