

AT A GLANCE**HOLIDAY SCHEDULE**

Georgia United offices will be closed on the following days. Please use our electronic services during these times:

- ◆ Columbus Day
Monday, October 8
- ◆ Veterans Day
Monday, November 12
- ◆ Thanksgiving Day
Thursday, November 22
- ◆ Christmas Eve
Monday, December 24,
close at 2:00 p.m.
- ◆ Christmas Day
Tuesday, December, 25
- ◆ New Year's Eve
Monday, December 31,
close at 2:00 p.m.
- ◆ New Year's Day 2013
Tuesday, January 1

SKIP-A-PAY DURING THE HOLIDAYS

Mark your calendar for December and January as the two holiday months that Georgia United will offer Holiday Skip-a-Pay on all eligible consumer loans. Watch our website in mid-November for the Skip-a-Pay online application!

UGA SCHOLARSHIP WINNER ANNOUNCED!

Congratulations to Amelia Ledford of Dawsonville, Georgia for winning this year's \$2,500 UGA scholarship. Our sixth annual scholarship drawing was open to all registered University of Georgia students and was promoted during the summer through student orientations and e-mail. Thanks to all the UGA students who stopped by our branches or table at UGA summer orientations and entered our drawing.



**EXTENDED TERM.
LIMITED TIME.
ACT FAST. THIS RATE
WON'T LAST.**

AUTO LOANS | **72**
AS LOW AS 1.99% APR | **MONTHS**

TAKE ADVANTAGE OF OUR LOWEST 72-MONTH AUTO LOAN RATE EVER!

- ◆ No application fee
- ◆ Up to 100% financing
- ◆ Simple interest with no prepayment penalties
- ◆ A variety of repayment methods
- ◆ A free car-buying service

This great rate will expire soon. So don't miss out!

For qualified borrowers only. Rate subject to change.
 APR = Annual Percentage Rate. Existing auto loans through Georgia United do not qualify.

**WINNING TEACHERS ANNOUNCED. TUNE IN TO STAR94.**

We'll be announcing the winners of our Teachers Make a Difference program every Monday in October. The winning teachers will be showcased each Monday on Star94 and online at georgiaunitedcu.org/teachers.

LOW-RATE, SHORT-TERM MORTGAGES WITH NO ORIGATION FEES.

With rates as low as **2.49%**,* terms up to 10 years, and no origination fees, this is the mortgage that could save you thousands.

- ◆ Loans will never be sold to another lender
- ◆ No minimum loan amounts
- ◆ 95% maximum loan-to-value, with the option to take cash out

Contact our mortgage loan department at 770.476.6400, ext.6850 or visit the branch nearest you for all the details and an application.



*Interest rate for qualified borrowers, 700 minimum credit score, 45% debt to income ratio, on primary residence only. Mortgage loan insurance required for loans 80% loan-to-value or more. APR = 2.97% based on \$100,000 loan for a five-year term.

GEORGIA UNITED BOARD CANDIDATES NOMINATED FOR 2013 BALLOT

One way Credit Unions are unique in the financial services industry is our volunteer Board of Directors. These volunteer Directors are elected by the membership and they meet monthly to act as our member advocates and serve as their voice about policies and operations within the Credit Union. Each year at Georgia United, a nominating committee recommends a slate of members to fill open Board positions for the upcoming year. Currently, your Credit Union has eleven Directors. This year, there are three positions for three-year terms on Georgia United's Board of Directors:



JACK LAVENDER

is a retired educator who began teaching in DeKalb County in 1960 at Fernbank School and later at Brockett School before becoming Principal at Idlewood School. Mr. Lavender became an Instructional Coordinator for DeKalb County Schools in 1984 and retired in 1989. A

graduate of Middle Tennessee State University, Mr. Lavender has also served in the U.S. Marine Corps in Japan and Okinawa. He has been a member of Georgia United since 1966 and has served on the Board of Directors since 1980, previously serving as Vice Chairman. He has also served on the Loan Loss Committee.



GERALDINE TILSON

was first employed by DeKalb Schools in 1964 as a Teacher at Oakcliff School where she later served as Principal. Ms. Tilson retired from DeKalb Schools after serving as Instructional Coordinator of Vocational Education and Staff Development. She is presently an adjunct Professor for

Mercer University. Her B.S. degree was earned at East Tennessee State University, M.S. degree at the University of Georgia, and Doctor of Jurisprudence from the Woodrow Wilson College of Law. Ms. Tilson has been a member of Georgia United since 1964 and has served on the Supervisory Committee. She was elected to the Board of Directors in 1976 and has chaired the Nominating Committee and the Policy and Bylaws Committee. Ms. Tilson is a past State President of the Georgia Retired Teachers Association and is our former Chairman of Georgia United's Board of Directors.



DR. JAMES WILLIAMS

is the former Deputy Superintendent for Administration of DeKalb County Schools. Dr. Williams has also held the positions of Teacher, Principal, and Area Director. He received his undergraduate studies at Alabama State University. Dr. Williams' Masters and EDS degrees are from

Georgia State University. His Doctorate degree is from Clark-Atlanta University. An active Georgia United member since 1971, Dr. Williams was elected to the Board of Directors in 1997. He is a charter member of the DeKalb School Employees' Foundation, a former President of the DeKalb Administrators Association, and has completed Leadership DeKalb. He is currently serving as Vice Chair of Georgia United's Board of Directors.



NOMINATING PROCEDURES

According to Georgia United bylaws, Director nominations may also be made by petition. A valid petition:

- ◆ must be signed by one percent of the members or 1,000 members, whichever is less (current membership is 110,000).
- ◆ must include a statement of qualification and brief biographical data on the person being nominated.
- ◆ must include a signed acknowledgement stating that, if elected, he/she is willing to serve.

Petitions must arrive at Georgia United by January 20, 2013. If no petitions are received, no ballots will be mailed, and no nominations will be taken from the floor at the annual meeting. The candidates listed here will become part of the board. The minimum age for voting is 16, and the minimum age to hold office is 18.

The Secretary of the Credit Union will post all nominations received for Board vacancies at each Georgia United office. If there is more than one nominee for each available position, the Secretary will send ballots to all eligible voters at least 30 days prior to the Annual Meeting date. The 2013 Annual Meeting will be held on March 4, 2013. The meeting will also be publicized in the January 2013 member newsletter.

TAKE THE HASSLE OUT OF CAR BUYING – AND SAVE MONEY!

Buying a car can be stressful, but it doesn't have to be! We've partnered with Auto Advisors, a vehicle-buying service, to give you access to one of the largest selections of new and used vehicles in the country. Because of their group buying power, Auto Advisors is able to get great discounts, which they pass along to you! Just tell your

representative the color, make, model and any options you want and they'll do the shopping for you. They'll even facilitate your trade-in and delivery. There's never any obligation to buy and you'll know the price upfront. Just call extension 6471 to speak with an Auto Advisor representative.

BRING SMILES TO CHILDREN IN NEED THIS HOLIDAY.

Participating in our annual Holiday Wish Tree program can help bring joy to the many children in need in your community. We work with the local Departments of Family and Children's Services to collect new toys and clothing to give to foster children who would otherwise do without.

- ◆ Stop by any Georgia United branch after Thanksgiving to participate.
- ◆ Select a gift star from our tree, and return a new, unwrapped gift by December 15.
- ◆ We also welcome donations from schools and member groups. Call Georgia United's Community Development Department at 770.476.6409 to register.

WE'RE HERE TO SERVE YOU!

Corporate Office:

6705 Sugarloaf Parkway
Duluth, GA 30097
770.476.6400 | 888.493.4328
email@georgiaunitedcu.org

Branch Locations:

Athens/UGA	Dublin
Clarkston	Gwinnett
Conyers	North Atlanta
Cumming	Northlake
Dalton	Panola
Downtown Atlanta:	Stockbridge

- ◆ GDOT
- ◆ Twin Towers
- ◆ Whitehall

Instant access telephone teller:

770.476.6417 | 800.226.3584

e-Branch

770.493.4328
Mon/Tues/Thurs/Fri: 8am – 6pm
Wed: 10am – 6pm
Sat: 9am – noon

Visit georgiaunitedcu.org for a complete listing and directions to all 16 locations and over 4,000 CU Service Centers (limited transactions available) and information about our ATM networks.