

## AT A GLANCE

### HOLIDAY SCHEDULE

Just a reminder that Georgia United CU offices will be closed for the following federal holiday:

- ◆ Memorial Day —  
Saturday, May 25 and  
Monday, May 27

### WELCOME DEKALB COUNTY RESIDENTS

Did you know Georgia United Credit Union membership is now open to all DeKalb County residents? Please help us spread the word about credit union benefits to family and friends who live in DeKalb County. DeKalb joins our growing list of counties whose residents are eligible for membership including: Gwinnett, Henry, Rockdale, Forsyth, Clarke, Laurens and Whitfield.

### SPRING IS A GREAT TIME FOR A HOME IMPROVEMENT LOAN

If your house needs some sprucing up this spring, a home improvement loan might be just what you need. Give our mortgage loan experts a call at (770) 476-6400 or visit our website for more details.

### GEORGIA UNITED'S ANNUAL REPORT AVAILABLE ONLINE

Thanks to the members who attended Georgia United Credit Union's Annual Shareholders meeting last month. Congratulations to Geraldine Tilson, Jack Lavender, and Dr. Jim Williams who were all re-elected to three-year terms on the Board of Directors. Printed copies of our 2012 Annual Report are available through our Public Relations office, or you can review our Annual Report online at [www.georgiaunitedcu.org](http://www.georgiaunitedcu.org).

### ALLPOINT ATMS COMING SOON

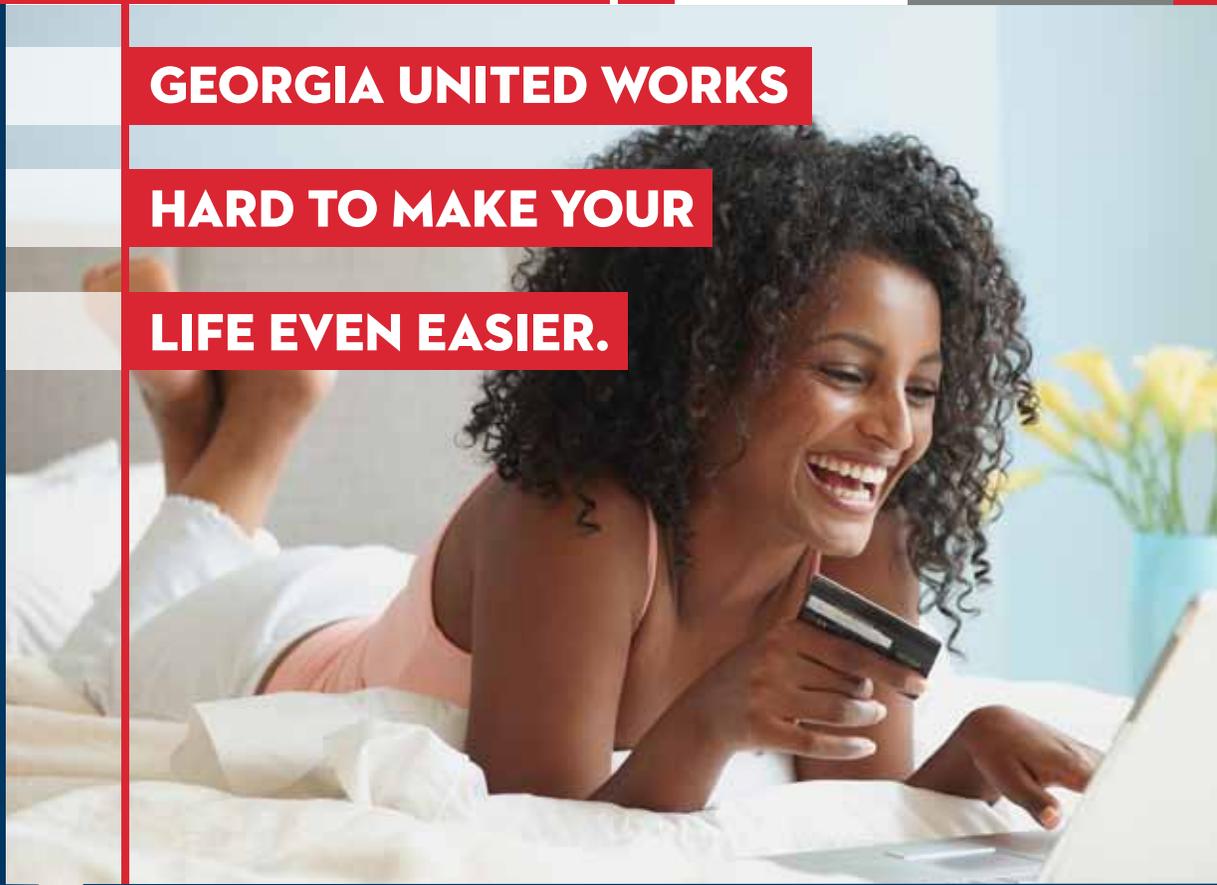
Allpoint ATM network locations will be added and available for members April 3.



## GEORGIA UNITED WORKS

## HARD TO MAKE YOUR

## LIFE EVEN EASIER.



## IMPROVEMENTS TO HOME & MOBILE BANKING AND AN UPDATED WEBSITE COMING THIS SPRING!

We're making changes for the better. Georgia United is upgrading our Home & Mobile banking platforms. Here's what you can expect:

New Features Include:

- ◆ New Mobile Banking app for iPhone, Android and Windows Phone users.
- ◆ Searchable transaction histories
- ◆ Budgeting for weekly, monthly and yearly spending
- ◆ Customize your display, dashboard and e-alerts

- ◆ Enhanced security
- ◆ Plus much, much more

The revamped Georgia United website will feature a number of enhancements including:

- ◆ Updated rate calculators
- ◆ Easier navigation

We're looking forward to sharing our new improvements with you! Watch our website for more details and dates to come.

## MAKE DEPOSITS RIGHT FROM YOUR SMART PHONE!



### SWIFT DEPOSIT IS HERE

No time to run by the branch? Now you can deposit checks right from your smartphone. Simply take a photo of your check, and we'll even

send you a text notification when your deposit has been processed. Making deposits is fast and easy for qualified members with our FREE Swift Deposit App for your iPhone or Android device. To learn how to enroll, visit our website.

## MONEY ORDERS AND TRAVELERS CHEQUES ARE A THING OF THE PAST

Due to increased usage of Georgia United's electronic services, we will no longer offer money orders and American Express® Travelers Cheques effective May 1. We want to make sure you're covered by offering a

variety of other services such as wire transfers, cashier's checks, and for qualified members, Visa® debit, credit and gift cards as an alternative.

## STRONG SCHOOLS CREATE

## STRONG COMMUNITIES.

That's why we support the teachers, students, and schools that are making a difference throughout the state of Georgia.

### TEACHERS MAKE A DIFFERENCE



This program provides cash awards to teachers who are making a difference in the lives of their students and their schools. Four winners will each receive \$500—their schools will receive \$250. One teacher will

receive a grand prize scholarship of \$2,000 towards his/her Continuing Education studies.

You can nominate your favorite teacher until April 12th by visiting [www.georgiaunitedcu.org/teachers](http://www.georgiaunitedcu.org/teachers) or visiting any branch. Winners will be announced the week of May 6th.

### 2012 SCHOLARSHIP WINNERS

Congratulations to the winners in Georgia United's Annual Vernon E. Carne Scholarship Competition. Named for the founder of the Credit Union, this annual essay competition received entries from across the state. Thanks to all who entered this year, our judges only wished that we have more funds available to award!

\$3,000 Winner: Lindsey Vinson, Westminster Christian Academy, Watkinsville

\$2,000 Winner: Tasneem Akbar, Druid Hills High School, Atlanta

\$1,000 Winner: Preston Howard, Forsyth Central High School, Cumming

\$500 Winner: Allison Lusk, Dalton High School, Dalton

\$500 Winner: Savannah Chapman, North Forsyth High School, Cumming

\$500 Winner: Rebecca Raines, Lambert High School, Suwanee

\$500 Winner: Kelsey Broka, West Forsyth High School, Cumming

\$500 Winner: Zoe-Alanah Robert, Lakeside High School, Atlanta

\$500 Winner: Lacey Lewis, Tiftarea Academy, Chula

\$500 Winner: Helen Bornhorst, Roswell High School, Roswell

\$500 Winner: Brittany Williams, Southwest DeKalb High School, Decatur

In addition to the \$10,000 award through our Vernon E. Carne Scholarships, 2013 marks the sixth year of the John F. Donoghue Catholic Scholarship competition. Congratulations to:

\$1,500 Catholic Scholarship winner: Margaret Panetta, The Westminster School, Atlanta

\$1,000 Catholic Scholarship runner-up: Katherine Lanthier, Blessed Trinity High School, Roswell

### GEORGIA UNITED MEMBERS CAN HUNGER

Thanks to the many Georgia United members and employees who collected canned food donations for local food banks in their communities through March 31. Our goal was to top last year's 9-ton total (18,000 cans)! For every canned item donated, members received a ticket to be entered into a drawing for an iPad at the end of the food drive. Watch our web site for the announcement of the lucky iPad winner and we appreciate your involvement in helping our neighbors in need.

### WE'RE HERE TO SERVE YOU!

#### Corporate Office:

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Duluth, GA 30097  
770.476.6400 | 888.493.4328  
[email@georgiaunitedcu.org](mailto:email@georgiaunitedcu.org)

#### Branch Locations:

Athens	Dublin
◆ East Side	Gwinnett
◆ Five Points	North Atlanta
Clarkston	Northlake
Conyers	Panola
Cumming	Stockbridge
Dalton	
Downtown Atlanta:	
◆ GDOT	
◆ Twin Towers	
◆ Whitehall	

#### Instant Access Telephone Teller:

770.476.6417 | 800.226.3584

#### e-Branch

770.493.4328, option 3  
Mon/Tues/Thurs/Fri: 8am – 6pm  
Wed: 10am – 6pm  
Sat: 9am – noon

Visit [georgiaunitedcu.org](http://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.



### AUTO LOANS FOR GUILTY PLEASURES

At Georgia United we understand that every loan comes with a story. No matter which life stage you are in or what your story is, we have the loan to get you where

you need to go. With rates as low as **1.99% APR\*** and **terms up to 72 months**, there has never been a better time to take advantage of this rate.

\* APR = Annual Percentage Rate. Auto loan rates based on the loan term and borrower's credit score. Rates subject to change. Existing auto loans through Georgia United do not qualify.