

AT A GLANCE

HOLIDAY NOTICE

Georgia United offices will be closed for the following federal holidays:

Independence Day
Wednesday, July 4

Labor Day
Saturday, September 1 –
Monday, September 3

MEMBERS DONATE 9.1 TONS OF FOOD

A big thanks to all of our members who helped donate 9.1 tons of food to local food pantries to feed the hungry in our communities during our spring Can Hunger food drive. And congratulations to Phillip Rice of Ringgold, who was the lucky winner of our Can Hunger iPad drawing!

ON THE GO? THESE SERVICES MAKE BANKING EASIER.

Our convenience services are tailor-made for those who don't have time to stop and wait.

- Mobile Banking – download your free app today
- Swift Deposit – make check deposits using your smart phone
- Online Bill Pay – free with e-Statements
- Automatic Direct Deposit and Payroll Deduction
- E-Branch Call Center
- Instant Access 24-Hour Telephone Teller
- Home Banking @ georgiaunitedcu.org

NEED TO TRANSFER FUNDS TO YOUR GEORGIA UNITED ACCOUNT?

With our Quickpay Transfer Center, you can transfer funds from an account at *another* financial institution to any Georgia United account. **It's free when you use the service to open and fund a new account** (otherwise, there's a nominal \$8 fee). You can set up a post-dated payment or make a transfer to any Georgia United account by calling our E-Branch or visiting the Quickpay Transfer section on our website.



Aunt Sophie says,

HIGH LOAN RATES ARE ABOUT TO BECOME ROADKILL.

Aunt Sophie has had it with high loan rates. Since we listen to everything she says, we've decided to make this summer our All-American Summer of Goodness Loan Extravaganza. Need a vacation? Get a loan! Want to take advantage of historically low mortgage rates? Get a loan! Want to travel the country this summer in a brand-new RV? Get a loan! We offer some of the lowest rates in the area combined with easy applications and quick approvals. Whatever you're looking for, we can help you get it!

And, if you're shopping for a new car, don't forget about Auto Advisors, our car-buying service. It's the perfect companion to your Georgia United auto loan, with rates as low as **1.99% APR for up to 36 months**. With a single call to 770-493-4328, ext. 6471, you can tell your Auto Advisor the make, model, color, options and price and let them find the car for you! Or you can visit your nearest branch to visit an Auto Advisor in person:

- **Gwen Shelton**
Clarkston, Northlake, Dalton, and Panola
gwen.shelton@georgiaunitedcu.org
- **Tyhone Thomas**
Downtown Atlanta (Whitehall, GDOT, Twin Towers),
Dublin and North Atlanta
tyhone.thomas@georgiaunitedcu.org

- **Steve Kerns**
Athens (East Side and Five Points), Conyers,
Cumming, and Gwinnett
steve.kerns@georgiaunitedcu.org

- **Mark Shaw**
Stockbridge
mark.shaw@georgiaunitedcu.org

**AUTO LOANS, HOME LOANS,
CREDIT CARDS AND MORE.
IF YOU NEED A LOAN,
THIS IS THE TIME TO SAVE.**

**ANY CAR, TRUCK
OR MOTORCYCLE LOAN
AS
LOW
AS 1.99%* 36
APR MONTHS**

* Rate based on 36 months for qualified buyers.
Existing auto loans through Georgia United do not qualify.
Promotion valid through 11/3/12.

WIN AUNT SOPHIE'S RIDE!

When you open any loan or credit card this summer, you'll be automatically entered to win Aunt Sophie's motorcycle! Nothing feels as good as letting the wind sweep through your leather chaps while exploring

the beautiful Georgia countryside. You can also enter to win by completing an entry form at any Georgia United branch!

SUMMER SKIP A PAYMENT

If you needed any more reason for getting what you want in life, we're offering our Skip-a-Payment program. To add even more heat to these already hot deals, Skip-

A-Pay allows you to skip a payment on any qualifying consumer loan during the month of July and August.



**“LIKE” US ON
FACEBOOK**

**AND WE’LL DONATE UP
TO \$1,000 TO CHILDREN’S
MIRACLE NETWORK.**

Children’s Miracle Network is one of Georgia United’s designated charities. Every year, we join with credit unions across the country to raise funds to help local children’s hospitals in need. This year, in addition to our usual fund-raising efforts, we’re donating \$1 for every new Facebook fan we add in the months of July and August. Our goal is to add 1,000 new fans by August 31. Help us reach our goal! Go to www.facebook.com/GeorgiaUnitedCU and become a fan! And encourage your friends, family and coworkers to join you!

**WE’RE MAKING EDUCATION
(AND SWEATER VESTS)
COOL AGAIN.**

Georgia United has always believed that the key to a strong community lies in building a strong educational system. Over 54 years ago, we were founded by a small group of educators who wanted to make a better life for themselves, their families and their community. That remains our primary goal to this day. In honor of all the people in our community who work to improve schools, inspire our children, and dare to make their dreams come true, we’re showing our appreciation in a number of ways.

**WE’RE HERE
TO SERVE YOU!**

SCHOOL SUPPLIES DRIVE



Many teachers use their own money to cover supplies that their schools simply can’t afford. So we’re teaming up with Star94 Radio to help close that gap. During August and September, we’ll be collecting school supplies

and cash donations at all of our branches. All supplies will go to help schools in the communities where the supplies are donated. To learn what supplies are most needed, please visit our website or stop by any branch.

Corporate Office
6705 Sugarloaf Parkway
Duluth, GA 30097
770.476.6400
888.493.4328

email@georgiaunitedcu.org

**INSTANT ACCESS TELEPHONE
TELLER**
770.476.6417 | 800.226.3584

TEACHER APPRECIATION

To further show our appreciation, we’re sponsoring our first annual “**Teachers Make a Difference**” program. This program honors and celebrates current teachers who spark enthusiasm and passion in students and parents. If you know a teacher who has inspired you or your child, pick up a nomination form at any Georgia United

branch. Or make your nomination online. We’ll pick four weekly winners, who will win a cash prize plus cash for their schools. At the end of the program, we’ll pick one grand prize winner who will win a \$2,000 scholarship to complete their continuing education requirements.

E-BRANCH
770.476.6400
Mon/Tues/Thurs/Fri: 8am – 6pm
Wed: 10am – 6pm
Sat: 9am – noon

Branch Locations:

- | | |
|---------------|---------------|
| Athens: | Dublin |
| ◆ East Side | Gwinnett |
| ◆ Five Points | North Atlanta |
| Clarkston | Northlake |
| Conyers | Panola |
| Cumming | Stockbridge |
| Dalton | |

Downtown Atlanta:

- ◆ GDOT
- ◆ Twin Towers
- ◆ Whitehall

UGA SCHOLARSHIP

One of our favorite programs for students is our UGA scholarship. Georgia United is the designated credit union for the faculty, staff, students and alumni of the University of Georgia and each summer, we show our appreciation by awarding one lucky student a \$2,500 scholarship. Do you know someone who could

use \$2,500 to further a Bulldog education? Just have them visit one of our two Athens Branches (190 Gaines School Road or 1710 S. Lumpkin Street) before September 1 to register. What could be easier? See the University of Georgia section of our website for all the details.

Visit georgiaunitedcu.org for a complete listing and directions to all **16 locations and over 4,400 CU Service Centers** (limited transactions available) and information about our ATM networks.

STUDENT LOANS

For those who need a little extra support to pay for their education, Georgia United has partnered with Sallie Mae®. The Georgia United Credit Union Smart Option Student Loan® by Sallie Mae is an ideal solution to help bridge the gap between federal loans and the cost of your education expenses.

- ◆ Low rates that reward creditworthy borrowers.
- ◆ Applying with a creditworthy cosigner can help lower your rates even more.

- ◆ Borrow up to 100% of school-certified education costs (minimum \$1,000).
- ◆ Multiple repayment options available.
- ◆ Borrower benefits for qualified individuals – like rewards and interest rate reductions.
- ◆ Fast online application at georgiaunitedcu.org.
- ◆ 24/7 online account management.
- ◆ No prepayment penalty.

**SEE YOUR MONEY
DIFFERENTLY**