

# PERSPECTIVE

WINTER 2013



SEE YOUR MONEY  
DIFFERENTLY

## AT A GLANCE

### HOLIDAY SCHEDULE

Just a reminder that Georgia United CU offices will be closed for the following federal holidays during the first quarter of 2013:

- ◆ Martin Luther King Jr. Day Monday, January 21
- ◆ Presidents' Day Monday, February 18

### NEW TECHNOLOGY ENHANCEMENTS COMING 2013

- ◆ New Home Banking Application lets you access new personal financial management tools like customizable dashboards, robust search capabilities, and tailored alerts to notify you of account activity.
- ◆ New Mobile Banking Application will give you access to all the new Home Banking tools mentioned above with our Apple and Android apps.
- ◆ New Bill Pay Options will let you pay bills from multiple accounts and give you text or email alerts and e-bill controls.
- ◆ New Redesigned Website will offer greater functionality, with features to make your online banking easier wherever you take your phone or computer.
- ◆ We're also adding 70,000 surcharge-free ATMs across the U.S. through the Allpoint network, so you can be sure to find us wherever you travel!



**\$125 MILLION  
IN HOME AND AUTO LOANS THIS PAST YEAR.**

## GET OFF THE FENCE! RECORD LOW MORTGAGE AND AUTO LOAN RATES MAKE NOW AN IDEAL TIME TO BUY OR REFINANCE.

Georgia United Credit Union is here to help you make your dreams of home and vehicle ownership a reality. Here are a variety of programs we offer that could be right for you:

- ◆ First mortgages, refinances or purchases, at 95% Loan-to-value, with an option to take "cash out"
- ◆ First-time homebuyer programs
- ◆ Second mortgages and home equity lines of credit

- ◆ Land loans
- ◆ Equity Builder Home Loan with rates as low as 2.49%, terms up to 10 years and no origination fees\*
- ◆ Auto loans as low as 1.99% on new or used vehicles\*\*

Contact our loan department at (770) 476-6400 or visit the branch nearest you for all the details and an application.

## YOU'RE INVITED TO OUR ANNUAL SHAREHOLDERS MEETING

As a member-owner of Georgia United Credit Union, you are invited to attend the Annual Shareholders meeting on Monday, March 4, 2013 at 7:00 p.m. in the media room on the first floor of Corporate Headquarters located at 6705 Sugarloaf Parkway in Duluth. Registration begins in the lobby at 6:30 p.m.

This meeting will provide interested shareholders with a synopsis of Georgia United's accomplishments during these challenging economic times. Because so many of our members live outside the metro Atlanta area and are not be able to attend this meeting, we have included a grand prize drawing entry form in this newsletter so all members have an equal opportunity to participate in the final door prize drawing that evening. Just fill it out, clip and return it to the Georgia United office nearest you prior to March 4. Or, you may mail it to: Georgia United Public Relations Department, 6705 Sugarloaf Parkway, Suite 300, Duluth, GA 30097. Entries must be received by March 4.

### SHAREHOLDERS MEETING GRAND PRIZE DRAWING ENTRY 2013

NAME \_\_\_\_\_

DAYTIME PHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY, STATE, ZIP \_\_\_\_\_

\* Interest rate for qualified borrowers: credit score of at least 700, 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.

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



This credit union is federally insured by the National Credit Union Administration, a U.S. Government Agency.

# NOW ACCEPTING DEPOSITS FROM YOUR SMART PHONE!



## SWIFT DEPOSIT IS HERE.

Have you ever had a check that you needed to deposit but no time to run by the Credit Union? Now you can make that deposit with your smart phone! Georgia United Credit Union is pleased to announce another addition to our line of convenience services. Similar to our mobile banking app that you can load on your smart phone (iPhone or Android Smart Phone), you now can load our Swift Deposit app on your phone, take a picture (front and

back) of your check and send in your deposit. Deposits are processed throughout the day (deposits may be subject to a hold) and you'll receive a text notification when your deposit has been credited to your account. Just think of the time and gas you'll save in the process!

To learn more, visit our web site for additional details. Or, give this service a try by downloading the free app from either the iTunes Store or the Android Marketplace. Georgia United wants to make it as convenient as possible for you to do business with us!

## IT'S TIME TO ENTER OUR ANNUAL SCHOLARSHIP COMPETITION!

If you're a high school senior preparing to go to college or technical school this fall, get a head start with a scholarship from Georgia United!

### VERNON E. CARNE SCHOLARSHIP

1st Place: \$3,000      2nd Place: \$2,000  
3rd Place: \$1,000      Eight Runners-Up: \$500 each

The program focuses on a short essay of 250 words or less. This year's topic is: Explain how the credit union philosophy of 'people helping people' helps consumers during these difficult economic times, while providing an alternative to large commercial banks.

### ARCHBISHOP EMERITUS JOHN FRANCIS DONOGHUE SCHOLARSHIP

First Place: \$1,500      Second Place: \$1,000

Applications, rules and guidelines for the Donoghue Scholarships may be found online under the Catholic member group section of our website. Their essay question is: Describe how membership in a credit union can provide an opportunity to connect with one of the seven themes of Catholic social teaching, especially in these difficult financial times.

For an application and program rules for both scholarships, simply download the forms at [www.georgiaunitedcu.org](http://www.georgiaunitedcu.org) or contact us at (770) 476-6409, and we'll mail an application to you. All entries must be sent to Georgia United's Community Development Department, 6705 Sugarloaf Parkway, Suite 300, Duluth, GA 30097 by March 1, 2013. Winners will be announced April 1, 2013, and the decision of the judging panel will be final.



## TEACHERS MAKE A DIFFERENCE WINNERS

During the fourth quarter, Georgia United teamed up with Star94 to reward teachers who are making a difference in the lives of students and their parents.

We asked for your nominations and the response was overwhelming. Over 600 of you wrote to us about a teacher who has made a difference in your life. From these nominations, we chose one teacher to honor every week for four weeks. Winning teachers received a \$500 cash prize and a \$250 prize for their school. At the end of the four weeks, we chose a grand prize winner who received a \$2,000 scholarship towards his/her Continuing Education studies.



Joy Hurd



Neil Ruby



Ivan Zeitlin



Carla Moore

Congratulations to:

- ◆ Weekly Finalist & Grand Prize Outstanding Teacher Winner **Joy Hurd**, Special Education, Coralwood School, DeKalb County
- ◆ Weekly Finalist **Neil Ruby**, Band Director, Central-Carroll High School, Carroll County
- ◆ Weekly Finalist **Ivan Zeitlin**, 4th Grade Teacher, Shiloh Point Elementary, Forsyth County
- ◆ Weekly Finalist **Carla Moore**, OMD Teacher, Kelly Lake Elementary, DeKalb County

Watch in 2013 for another chance to nominate YOUR outstanding teacher!



## NOTICE TO 1ST MORTGAGE HOLDERS

Beginning January 2013, Georgia United will convert to monthly mortgage statements and discontinue the issuing of coupon books.

## WE'RE HERE TO SERVE YOU!

Corporate Office:  
6705 Sugarloaf Parkway  
Duluth, GA 30097  
770.476.6400 | 888.493.4328  
[email@georgiaunitedcu.org](mailto: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](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.

 CU SERVICE CENTERS  
*The Member-Friendly Financial Network®*