

FALL 2018

COMMUNITY CONNECTION



AT A GLANCE

HOLIDAY SCHEDULE

Please note that all Georgia United branch offices will be closed in observance of the following holidays:

- Columbus Day 2018**
• Monday, October 8
- Veterans Day 2018**
• Monday, November 12
- Thanksgiving 2018**
• Thursday, November 22
• Friday, November 23
- Christmas Eve 2018**
• Monday, December 24
closing at 1 pm
- Christmas Day 2018**
• Tuesday, December 25
- New Year's Eve 2018**
• Monday, December 31
closing at 1 pm
- New Year's Day 2019**
• Tuesday, January 1

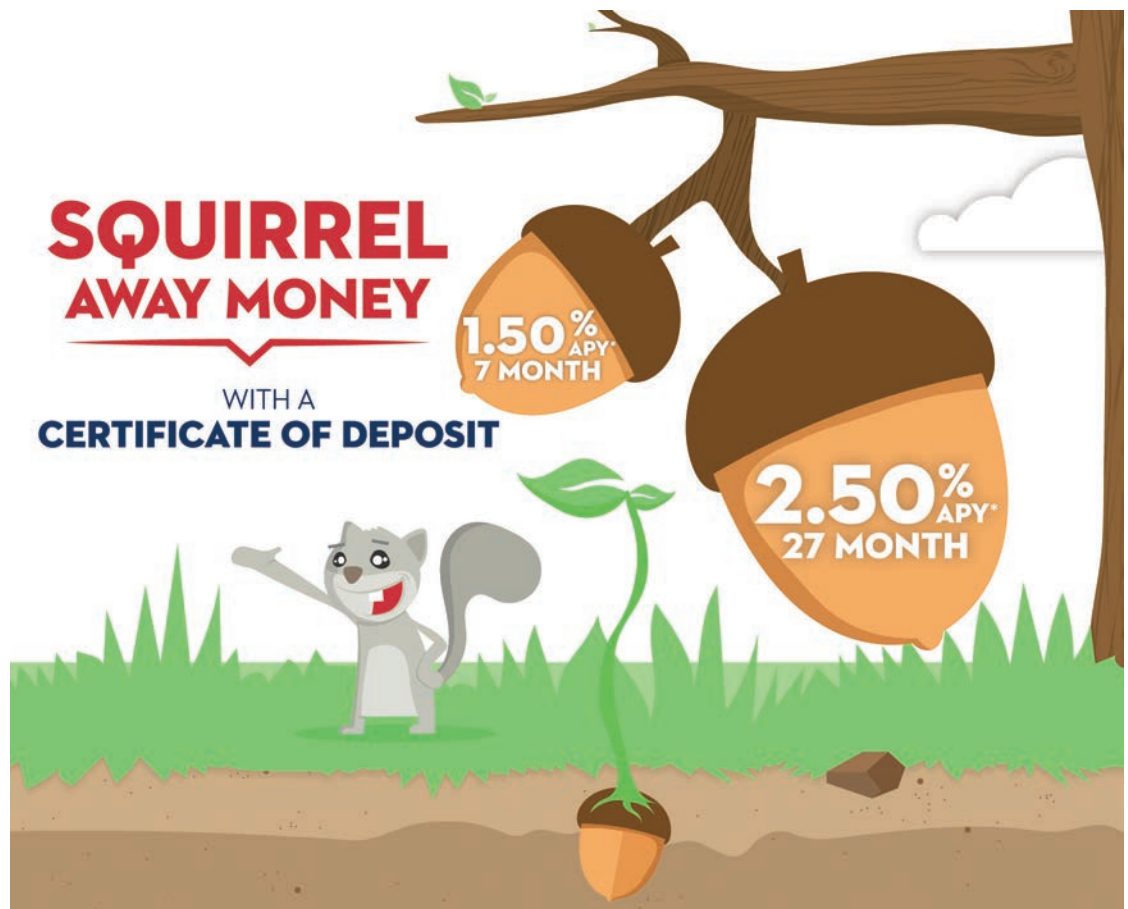
Please take advantage of our Access Anytime services during these times.

EASY TIP

Don't let identity thieves spoil your holidays. Safeguard your account by enrolling in E-Statements and stop the paper trail criminals need. Take control of your privacy and enroll in E-Statements today in Online Banking.

BOARD MEMBER NOMINATIONS

According to Georgia United's bylaws, our Directors Nominating Committee reviews the qualifications of candidates and makes recommendations for each expired term. For more information on Georgia United's nominating procedures, please contact Gina Hockaday at 770.476.6416.



You worked hard for your money, now let your money work for you. If you have cash sitting in a savings account with no immediate plans to use it, consider adding a Certificate of Deposit (CD) to your personal financial portfolio. CDs are a safe and secure way to earn dividends at a rate and time of your choosing. There are no monthly service fees and a CD can be opened with a deposit as low as \$1,000.

Select the CD term that works best for you – as short as three months and up to five years – or take advantage of our newest options that offer even higher return rates.

Saving money is good – saving money while earning dividends is better. Get started today by visiting a local branch or contacting our Member Care Center at 888.493.4328.

*APY = Annual Percentage Yield. The minimum deposit is \$1,000. Dividends are compounded daily and are credited on a quarterly basis. Early withdrawal penalties apply. At maturity, the 7 month CD would automatically roll into a 6 month CD at the prevailing rate in effect at renewal. At maturity, the 27 month CD would automatically roll into a 24 month CD at the prevailing rate in effect at renewal. The funds used to open the CD cannot currently be in a deposit account with Georgia United. Rates are accurate as of 8/17/18.



Insured by NCUA.

DO MORE

WITH THE CARD THAT GIVES YOU MORE



Autumn is in the air and now is the perfect time to start planning for the holiday season.

This year, reward yourself with 1.5% cash back on all of your purchases* without exclusions with Georgia United's VISA® Cash Back Credit Card. Enjoy the benefits of no annual fee and a low introductory rate, plus, you can feel confident knowing your card is protected with VISA's zero liability guarantee for fraudulent purchases.

Host a festive party, buy a special gift or go on a winter getaway - all while earning cash back rewards! Do more with the card that gives you more by applying online at gucu.org/creditcards today.

*Purchases do not include items returned for credit, balance transfers, cash advances and interest.

2018 SCHOOL CRASHERS

Congratulations to all the 2018 School Crashers® winners! We extend our gratitude to the volunteers, sponsors and donor partners who helped us improve the learning environments of over 5,800 students this year. Be sure to visit our website for the before and after photos at gucu.org/schoolcrashers and stay tuned for information about the next School Crashers program in 2019.

**SCHOOL
CRASHERS®**

**WE'RE HERE TO
SERVE YOU!**

Corporate Office:

6705 Sugarloaf Parkway
Duluth, GA 30097
770.476.6400
888.493.4328

For a complete list of our branches and our CO-OP Shared Branch locations, please visit gucu.org.

Instant Access Telephone Teller:

770.621.5410
800.226.3584

Member Care Center:

770.493.4328
Mon/Tues/Thurs/Fri: 8 am – 6 pm
Wed: 10 am – 6 pm
Sat: 9 am – 12 pm

Thank you for your membership!



A Wish Tree will be in each Georgia United branch

**NOVEMBER 14 UNTIL
DECEMBER 12**

Georgia United invites you to participate in our 28th Annual Wish Tree Program. Grant a child's wish by donating an unwrapped toy or article of clothing to any Georgia United branch November 14 through December 12. All donations will be given to foster children through the local Division of Family & Children Services or similar nonprofit organizations. Together, we can help make the holidays special for the children in our community!