As those credit card bills from the holidays start to roll in, don't stress! Now is the time to take a look at your current vehicle loan and see if the Credit Union can save you some money!

Warm up with a great rate as low as 3.25% for up to 60 months* when you finance a new or used vehicle through Credit Union of Georgia!

If you are looking to refinance your current vehicle loan, not only will you receive a great rate, we’ll also give you $50 – $100** cash just for refinancing your vehicle with us. Refinancing now could give you that extra cash you need to pay some of those holiday bills.

So beat those mid-winter blues by treating yourself to a new low interest rate on your vehicle loan by visiting www.CUofGA.org, any branch location, or call our MAPS (Mail and Phone Service) department at 678-486-1111 to apply today!

Promotion is valid January 1st, 2011 - March 31st, 2011.* To qualify for as low as 3.25% rate for up to 60 months, members must put 10% of the purchase price down on the vehicle finance amount. ** Members who refinance $5,000 - $10,000 will receive a $50 deposit into their Credit Union of Georgia account. Members who refinance $10,001 or more will receive a $100 deposit into their Credit Union of Georgia account. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. Program, terms, and conditions are subject to change without further notice. Visit www.CUofGA.org or contact Credit Union of Georgia directly at 678-486-1111 for current rates, terms, and conditions.

Shake the Mid-Winter Blues

Beat the Stress of Post-Holiday Bills – Receive 3.25% for Up to 60 Months on Your Next Vehicle Loan OR Refinance Your Current Vehicle & Put Up to $100 Cash In Your Pocket

Make Your Debit Card STAND OUT from the Rest!

Customize your Visa® Debit Card to reflect your personality with your favorite picture! Choose from a variety of images in the photo gallery on our website, upload your own favorite photo/image, or upload a photo of yourself to reduce fraud associated with identity theft.

To start designing your Visa Debit Card, just visit www.CUofGA.org. It’s easy to do and is only $10 to customize. Also, Visa Credit Card Members can customize their Visa Credit Card with their favorite photo or image. Just visit www.CUofGA.org to get started today!

WHAT WILL YOUR VISA DEBIT CARD SAY ABOUT YOU?
This quarter, we would like to spotlight a long-time member of our Credit Union and Ambassador, Ann Gazell. Business Development Representative Kathy Bouyett sat down with Ms. Gazell for our first ever Ambassador Spotlight Interview!

Q: What is your job title and which SEG (Select Employee Group) do you belong to?
A: I am the Principal at Arnold Mill Elementary School in Cherokee County.

Q: What is something that you have accomplished in your career that you are most proud of?
A: Working with the PTA and community to build a School of Excellence! The school has really become the core in the community due to the hard work of our parents, community, staff, and students.

Q: How long have you been a member of Credit Union of Georgia?
A: My mother worked for Marietta City Schools back when Mr. Bailey first started the Credit Union. My mom was so proud to have an account number under 100. My father opened my account when I was just 10 years old. Over the years I have been taking advantage of the many services that the Credit Union offers.

Q: What do you love most about the Credit Union?
A: Personal service! When I walk into the branch I am always greeted by a familiar face, whether by an employee and/or another member! The Credit Union is part of the community and has a warm feeling about it.

Q: What is your favorite perk about being an Ambassador?
A: I enjoy sharing my enthusiasm about the Credit Union. I also like being a spokesperson for the Credit Union and sharing the benefits of membership with school staff and parents.

Thank you Ann for your support of the Credit Union and for allowing us to showcase you in this quarter’s Ambassador Spotlight!

Credit Union of Georgia Auto Locators is an Auto Buying Service designed exclusively to assist Credit Union of Georgia members in the purchase of their next new or pre-owned vehicle.

“FANTASTIC! is the word I would use to describe my car-buying experience with Credit Union of Georgia. I originally came in for a car loan and did not know that the Credit Union offered a car-buying service. John Rhodes (Auto Locators Representative) was excellent throughout the entire process! There wasn’t any high sales pressure and he gave me great advice as I test drove several vehicles before I made the purchase. John even delivered the car to my home on a Friday evening! He gave quick responses to every question I had before I bought the vehicle. The auto-buying service process made car buying so easy and the follow-through by John was excellent.”

Are you in the market to purchase a new or used vehicle? Take advantage of this FREE service by contacting Credit Union of Georgia Auto Locators Representative John Rhodes today at 678-322-2063. Also, because they work independently from car manufacturers and dealers, there is no pressure or obligation to purchase.

MAKE YOUR AMERICAN DREAM A REALITY!

Dreaming of home ownership or the possibility of paying off your home someday – we’re here to turn your American Dream into reality! While the traditional Home Buying Season may have come to a close, we still have money to lend – which means a GREAT deal for you! Right now we have $4 million in available funds we need to lend to members looking to purchase a new home or refinance their current home. If you have been dreaming of a new home or maybe an opportunity to refinance, now is the time to make your dreams a reality. Here are the details of this limited time promotion:

✓ 15-Year Term
✓ Rates as low as 3.875% APR
✓ Up to 85% Loan to Value (LTV)
✓ No Private Mortgage Insurance
✓ No Intangible Taxes

Let us help find the right Mortgage for you! Apply today at www.CUofGA.org or contact our MAPS department at 678-486-1111 for more information on our Mortgage Program.

Offer valid on new mortgages and refinances. Property must be primary residents and in the State of Georgia to qualify. Offer expires when $4,000,000 funds are dispersed. Members who currently have a mortgage with Credit Union of Georgia are eligible to refinance, new credit will be pulled. Qualification is based on an assessment of individual creditworthiness, value of property, and our underwriting standards. Program, terms, and conditions are subject to change without further notice.

MS. BARBARA SELBY, NOMINATED TO BOARD OF DIRECTORS

Ms. Barbara Selby has been nominated to Credit Union of Georgia’s Board of Directors. Ms. Selby has served on the Board of Directors since 1999 and brings a unique background to the table having educated in the Cobb County School System for 26 years and working in the real estate arena for the past 16 years.

DR. HAROLD BARNETT, NOMINATED TO BOARD OF DIRECTORS

Dr. Harold Barnett has been nominated to Credit Union of Georgia’s Board of Directors. Dr. Barnett has served on the Board of Directors since 2009. Before retirement, Dr. Barnett worked in the world of education for more than 30 years, serving as past Superintendent for Cartersville City Schools and Marietta City Schools.

Join us at our Annual Meeting on Thursday, March 24th at 5:30 pm at our Marietta Branch as we vote for these elected officials.
Are You Making the Most of Your Checking Account?

A checking account plays an important role in the everyday lives of consumers. We offer a variety of checking accounts that can help meet your financial needs while also offering you added benefits. Each Checking Account is tailored to meet our member's individual needs and all accounts include:

✓ Free Identity Theft Protection.
✓ Free access to eBranch, ePay, eStatements, and eAlerts.
✓ Free Visa Debit Card with Rewards.
✓ Free Direct Deposit/Payroll Deduction.
✓ Overdraft Protection, Return Guard.
✓ Customized Debit Card with Your Favorite Image or Photo.
✓ Identity Debit Cards with Your Photo.
✓ And Much More!

Find the account that is right for you by visiting www.CUofGA.org and comparing your options.

ALREADY HAVE A CHECKING ACCOUNT? HAVE YOU OPTED-IN YET?

As you may have already learned, due to legislation that passed in 2010, Credit Union of Georgia is no longer able to authorize and pay overdrafts on ATM and everyday Debit Card transactions, unless you authorized us to do so. If you still haven’t chosen to opt in, it’s not too late!

Avoid the embarrassment of a declined transaction, opt-in now! Simply log-in to your eBranch Account or visit www.CUofGA.org and complete the Opt-In Form. The luxury of having Return Guard on your accounts is that you only pay when you use it. When your account is overdrawn, you will be charged a fee, but we will pay your transaction to the merchant so you are not charged a fee from them and from us. It’s that simple, and offers you a great deal of peace of mind!

Taco Soup

Warm up with this yummy recipe from one of our employees. This recipe and many others are featured in our Credit Union Cookbook – for sale in every branch location for only $10. All proceeds raised from the cookbook sales will benefit the Credit Union’s 2011 Relay for Life team!

INGREDIENTS:
1 lb of lean ground beef
1 large onion chopped
3 cans (16 oz) of undrained Mexican-style chili beans
1 can (16 oz) of undrained whole kernel corn
1 can (16 oz) of undrained chopped tomatoes
1 can (15 oz) of tomato sauce
1½ cups of water
1 can (4.5 oz) undrained chopped green chilies
1 pack of taco seasoning mix
1 envelope of ranch-style salad dressing mix

DIRECTIONS:
Brown ground beef with onions. Mix ground beef and onions with Mexican-style chili beans, corn, tomatoes, tomato sauce, and water. Add chilies, taco seasoning, and ranch-style salad dressing mix into a pot on the stove. Bring to a boil and serve.

SAVE NOW, SHOP LATER …

Patience is a virtue, especially when it comes to buying high-ticket items. Is a big-screen TV on your wish list? Dedicate yourself to cutting back on other extravagances (dining out, premium channels on your TV, and even pricey coffee in the mornings) and put that money aside until you can pay cash. Don’t get stuck paying high interest rates retail stores charge, because your purchase could end up costing hundreds more than the original ticket price.

MAKE LONG-TERM PLANS …

Have you checked the balance in your retirement accounts lately? If you haven’t talked with your financial advisor recently, don’t delay. As the stock market shifts this way and that, so does the amount of money you have allocated in different sectors. Review your portfolio with a financial advisor at Credit Union of Georgia to make sure your money is working for you. Need a little guidance? Just give us a call at 678-322-2241. Credit Union of Georgia’s financial advisor, Sam Davis, can help you put together a plan that will help you prepare for your long-term financial goals.

New Year, NEW FINANCES

If the past couple of years have taught us anything, it’s that we need to be prepared for financial ups and downs. As the economy continues to recover and a new year begins, take time to put a financial plan in place so you are better prepared for the future.

IN CASE OF AN EMERGENCY …

If you don’t have an emergency fund, get one started. Set a goal to put away $500. This amount will typically cover you if your car breaks down or your dental coverage doesn’t pay for that broken tooth. And you can build on it later. Sock away $50 each monthly paycheck and you’ll surpass your goal within a year. If you use direct deposit or automatic transfer into savings, you’ll be less tempted to spend rather than save.
### FEES AND CHARGES

**Effective February 1, 2011**

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<tr>
<th>FEE TYPE</th>
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</tr>
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<tbody>
<tr>
<td>Membership Fee</td>
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<tr>
<td>Account Research/Reconciliation</td>
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<tr>
<td>Inactive Account</td>
<td>$5 per month</td>
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<tr>
<td>(other than current month)</td>
<td>$5 per month</td>
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<tr>
<td>Statement/Activity Copy</td>
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<tr>
<td>Photo Copy</td>
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<td>International Wire Transfer (outgoing)</td>
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<tr>
<td>Guaranteed Asset Protection (GAP)</td>
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<tr>
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<tr>
<td>Return Mail/Bad Address</td>
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<tr>
<td>UCC Filing Fees</td>
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<tr>
<td>Auto Title Filing Fee</td>
<td>$30</td>
</tr>
<tr>
<td>Payment Holiday Processing</td>
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</tbody>
</table>

**HIGH YIELD SHARE ACCOUNT**

- Monthly Service Charge: $3
- Minimum Balance to Avoid Service Charge: $500
- Excessive Withdrawal Fee: $1 after 3/month

**MONEY MARKET ACCOUNT**

- Monthly Service Charge: $5
- Minimum Balance to Avoid Service Charge: $2,500
- Excessive Withdrawal Fee: $5 after 6/month

**SHARE DRAFT/CHECKING ACCOUNT**

**CLASSIC CHECKING**

- Excess Check Charge: Unlimited
- ATM Usage: $1 after 6/month

**DIRECT CONNECT CHECKING**

- Monthly Service Charge: $4*
- Excess Check Charge: $1 over 3**
- ATM Usage: Unlimited

**CAMPUS CHECKING**

- Excess Check Charge: $1 over 3**
- ATM Usage: $1 after 6/month

**LEGACY CHECKING**

- Excess Check Charge: Unlimited
- ATM Usage: $1 after 10/month

**Checking Plus Extras added to any Checking Account**: $5/month

- Return Guard Courtesy Overdraft: $30
- Check Copy (tax): $5

*continued on back...*
FEES AND CHARGES

Counter Check ......................................... $3 per sheet
Deposit Return Item .............................. $20
NSF/UCF ................................................. $30
Non Member ATM Transaction ............ $2
Stop Payment ............................................. $30
Overdraft Transfer from Shares ........... $3
ATM/Debit Card Replacement ................ $5
ATM/Debit Card Replacement (Rush) ..... $45
Custom Debit Card Fee ............................... $10

VISA® CREDIT CARDS

Custom Card Fee ........................................ $10
Late Payment Fee ..................................... $25
Return Payment Fee ............................... $25
Return Letter Check Fee .......................... $30
Replacement Card – Rush Order ......... $45

VISA GIFT CARDS

Purchase – in office .................................. $6
Purchase over the Internet .................... $6
Replacement Fee ....................................... $10
Monthly Maintenance after 12 months .... $3
Cash Advance ........................................... $2

SAFE DEPOSIT BOXES

Small (3X10) ........................................... $25
Medium (5X10) ......................................... $50
Large (10X10) .......................................... $75
Safe Deposit Box Drilling Fee ............... $125
Missed Appointment for Drilling .......... $55

MORTGAGE

Modification Fee ..................................... $50
Subordination Agreement ..................... $150
Origination Fee ................................. 0.50%
Verification of Deposit ........................... $10
Payoff Request (First Mortgages) ......... $10

* Monthly service charge is waived if $500 average daily balance is maintained or $2,500 aggregate balance in deposits.
** Unlimited check writing if $1,000 loan balance maintained.

DO YOUR TAXES RIGHT AND GET YOUR BIGGEST REFUND POSSIBLE WITH TURBOTAX®

PLUS SPECIAL DISCOUNTS AVAILABLE FOR CREDIT UNION OF GEORGIA MEMBERS!

TurboTax Deluxe Edition …

• Guides you through taxes turn by turn, like a GPS …
  with special guidance for first-time users.
• Double checks to be sure you receive every deduction and credit you deserve.
• Helps answer questions at every step.

Visit www.CUofGA.org to Get Started Today!
SHRED DAY AT THE CREDIT UNION!
Credit Union of Georgia hosted a Shred Day Event in partnership with the Boy Scouts of America Troop 752. A mobile shredding unit was present at the Credit Union’s Towne Lake Branch to offer the community a free way to destroy sensitive information they no longer needed. The Boy Scouts passed out valuable information on protecting yourself from Identity Theft and they even had the Woodstock Police Department come out to pass out fingerprinting kits to children.

EMPLOYEES DONATE $1,500 TO CLARK HOWARD CHRISTMAS CHARITY!
Credit Union of Georgia employees donated $1,500 to Clark Howard’s “Clark’s Christmas Kids” program. Credit Union of Georgia’s Amanda Arnold and Lauren Howard visited the Walmart in Duluth to shop for more than 20 deserving children. Each child made a list of the top three items that they would love to see under their tree Christmas morning and it was the Credit Union’s pleasure to fulfill those wishes! Credit Union of Georgia collected over $1,500 from their 78 employees for this special cause.

KENNESAW STATE UNIVERSITY HOME COMING CELEBRATION
In October, KSU hosted their 2010 Homecoming celebration. The Credit Union participated in the event by providing and driving convertibles for the Homecoming Court during the parade. After the Homecoming parade, students gathered on the Campus Green for the Homecoming festival. The Credit Union spoke to students about the benefits of membership and handed out promotional goodies.

CREDIT UNION OF GEORGIA DONATES TO MARIETTA READS!
Credit Union of Georgia presented a donation check to the Marietta Reads! program to assist in providing books for Marietta City School students. Pictured are Ms. Debra Pickett, Assistant Superintendent for Curriculum with MCS and Rebecca Cooper, Director of Business Development with Credit Union of Georgia. The Marietta Reads! program is a citywide effort to foster reading and literacy in the Marietta community and encourages Marietta City School students to read more, read better, and read widely.