



WE'RE SAFE. WE'RE SECURE. WE ARE A CREDIT UNION!



**Georgia Florida
United Methodist
FEDERAL CREDIT UNION**

April 2011

Purpose

Help Members Achieve
Financial Security

Mission

The Georgia Florida United Methodist Federal Credit Union is a financial cooperative owned by its members to serve their financial needs by providing friendly, quality service and competitive rates while maintaining fiscal soundness.

Special Notice

The Credit Union offices in both Georgia and Florida will be closed all day Monday, May 2 so that the merger with Alabama-West Florida Methodist FCU can be completed with all accounts merged by month-end.



Alabama-West Florida Methodist FCU Merger Announced

Your Board of Directors and Management Staff are pleased to announce the merger of Alabama-West Florida Methodist FCU with Georgia Florida United Methodist Federal Credit Union. Alabama-West Florida Methodist FCU was chartered in 1967 and is currently located in Georgiana, AL.

This merger, due to be completed by the end of April, combines two financially strong Methodist credit unions. Currently Alabama-West Florida Methodist FCU has 336 members and assets of \$1.6M. Georgia Florida United Methodist FCU has 4,600+ members and \$23.8M in assets. By uniting, we will create one credit union that will be stronger than the original parts and at the same time, serve all of the ministers, employees and church members of the Alabama-West Florida Conference.



Annual Meetings – Mark Your Calendar!

Georgia

When: Tuesday, April 26, 2011

Time: 6:30 P.M. – Meeting Begins and Barbecue Dinner and CASH prizes to Follow

Where: Powers Ferry United Methodist Church
Marietta, Georgia

Florida

When: Wednesday, June 1, 2011

Time: 12:00 Noon

Where: The Lakeland Center during the Florida Annual Conference

Reservations are a must and can be made by calling either the Georgia Office - 770-565-3794 or the Florida Office - 863-687-2136.

Home Buying Seminars Planned for April

Purchasing a home can be a difficult experience that's why your Credit Union is sponsoring two Home Buying seminars in April. Independent Mortgage Associates will conduct both seminars which are scheduled as follows:

- ❖ **Powers Ferry United Methodist Church** -Tuesday, April 19 at 6:00 PM - For Reservations - Call Kelly at 770-565-3794
- ❖ **Lakeland, Florida Office** - April 21 at 6:00 PM - For Reservations - Call Renea at 863-687-2136

Sandwiches, cookies and beverages will be provided at both seminars. Reservations are required. And, don't forget to check out our great mortgage rates before buying or refinancing your home. We offer some of the best rates available plus the personal service members have come to expect from their Credit Union.



Reminder - Applications for College Scholarships for Credit Union Members Due by April 29, 2010.

If you know a high school senior who is graduating, tell them about your credit union's college scholarship program. Three winning applicants from each of our three conferences – Florida, North Georgia and South Georgia – will receive a \$1,000 scholarship at each of the conferences scheduled in June.

Applicants must be a Credit Union member in good standing. Joining requires a \$25 initial deposit into a share /savings account but once you're a member, open a checking account, get a debit card and enroll in online banking so you're all ready with the right financial tool kit to begin your freshman year.

Applicants must submit a 500-word essay that answers the following questions:

1. Why should United Methodist church members belong to Georgia Florida United Methodist FCU?
2. What does the Credit Union offer them and the Methodist Community?

Complete and Submit the Application and Essay no later than April 29, 2010:

The application can be found by visiting www.unitedmethodistcu.com. If you have any questions regarding the scholarship program, contact us at 1-800-282-9368 (Georgia) or 1-866-687-2136 (Florida).

Enterprise Car Sale Happening Now through April 30

Looking for a reliable, attractive and well-priced used car? If so, talk to Enterprise Used Car Sales first. During the month of April, Enterprise is offering members of Georgia Florida United Methodist FCU Blue Book trade-in on your current vehicle PLUS \$500 off the car purchase price. To contact Enterprise Car Sales about this offer, call 770-618-8044.

And, don't forget to get pre-approved for your car loan prior to visiting Enterprise. Simply call your Credit Union and we'll do the rest!



1st Time Car Buyer Program for Parents Announced

Purchasing that first car for your son or daughter can be stressful and costly. Your Credit Union is here to help by introducing our 1st Time Car Buyer Program. If you finance your son's or daughter's first car through the GA/FL UMFCU, we'll deposit **\$150** in your savings account to be used, if necessary, to offset the cost of car insurance.*

We'll also provide your son or daughter with their first VISA Platinum credit card, at a low rate of **8.9%**, and a low credit limit of **\$300****.

With car loan rates as low as your Credit Union's plus these added benefits, it just makes sense to talk to us first.

** The car loan amount must be for \$7,500 or more and cannot be paid off until after 12 months have elapsed since the date of the loan.*

***Parent(s) must be listed as a cosigner(s) on the VISA Platinum Credit Card Agreement..*



Managing Your Credit Card Just Got Easier

With just a click of your mouse, **eZCardInfo** puts you in charge of your credit card account at Georgia Florida UMFCU and makes it easier to manage than ever before. Now you can access your VISA Platinum credit card information online - pay your bill, track purchases and payments and more.

With our encrypted, fully protected website, you have the comfort of knowing your credit card information is always secure. Enroll today by visiting www.eZCardInfo.com and make your everyday life a little easier.

Quick Cash Loans Available for Members with Past Credit Problems

Members who have had credit difficulties in the past may qualify for a Quick Cash Loan of up to \$750 with monthly payments as low as \$100. Quick Cash Loans must be repaid through direct deposit on a weekly, bi-weekly, semi-monthly or monthly basis. There is a \$25 application fee and the interest rate for this loan is 18% APR.* Each Quick Cash Loan must be paid in full before requesting another advance.

Members who are in good standing with the credit union can qualify and a credit check is not required. If you are interested in obtaining a Quick Cash Loan, approval will be based on the following criteria:

- ❖ Must be a Credit Union member for a minimum of 6 months
- ❖ Must have been employed with the current employer for a minimum of 12 months
- ❖ Must not have caused the Credit Union a loss
- ❖ Must not have a negative balance in any Credit Union accounts
- ❖ Must be current on any other loans at the Credit Union

**APR = Annual Percentage Rate*



Don't Miss These Great Opportunities Offered Now at Your Credit Union! **8.9%**

Think Summer And RETHINK VISA

Time to work on home projects, enjoy family events, hopefully, take a long-awaited vacation and with bank credit card interest rates rising, it's also time to **SWITCH** to your Credit Union's VISA Platinum credit card. Why?

- ❖ Enjoy a low **8.9% APR*** on purchases and cash advances
- ❖ No annual fee
- ❖ 25-day grace period on purchases
- ❖ Free travel insurance
- ❖ No cash advance fee
- ❖ No balance transfer fee

Take a look today at your current credit card statement to determine the rate you are paying. We're confident that in most cases, your Credit Union's VISA Platinum credit card rate is lower. And, at a rate of **8.9% APR***, you should also consider consolidating all of your high-rate credit card balances to just one card. With summer approaching, just think of the Peace of Mind you'll have knowing that you may only have one monthly credit card payment and that you are not paying high-rate interest charges.

Call us today at 800-282-9368 (GA) or 866-687-2136 (FL) and we'll help you make the SWITCH to your credit union's VISA Platinum credit card.

*APR = Annual Percentage Rate

Think Summer and RETHINK Your Auto Loan - Two Ways to Save Now!

1. Did you recently buy a vehicle and finance it somewhere other than the credit union? Now is your chance to refinance with Georgia Florida United Methodist FCU and **SAVE!** We'll reduce the rate you pay on the vehicle loan you have at another financial institution by up to 3%* but no less than **2.99% APR**!**
2. If you're looking to purchase a new or used vehicle right now, be sure to talk to us **FIRST!** Why? During this special promotion, we will also make the first monthly payment of up to \$400 for members who purchase a new or used vehicle and finance it through the Credit Union.***

Call the Georgia Office today at (800) 282-9368 or the Florida Office at (866) 687-2136 or find us at www.unitedmethodistcu.com. **This offer ends August 31, 2011.**

*The 3% reduction applies to new loans only. All loan approvals are subject to normal underwriting guidelines.

**APR=Annual Percentage Rate. All rates subject to change without notice.

***Car loan amount must be for \$10,000 or more and cannot be paid off until after 12 months have elapsed since the date of the loan.



**Georgia Florida
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Credit Union Calendar

Closed

Friday, April 22
Good Friday

Monday, May 2
Merger of Alabama-West
Florida Methodist FCU

Monday, May 30
Memorial Day

Offices:

Georgia Office

1991 Lower Roswell Road
Marietta, GA 30068

Mailing Address:

P O Box 6448
Marietta, GA 30065-0448

Phone:

770-565-3794 • 800-282-9368

Fax:

770-565-3821

Florida Office

450 Martin Luther King, Jr. Avenue
Lakeland, FL 33815

Mailing Address:

P O Box 24449
Lakeland, FL 33802-4449

Phone:

863-687-2136 • 866-687-2136

Fax:

863-687-2365

Shared Service Centers:

www.creditunion.net

www.unitedmethodistcu.com