



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



**Georgia Florida
United Methodist
FEDERAL CREDIT UNION**

January 2012

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.



Supporting Those Who Support the Light of Christ through Serving Our Churches

Over the years, your Credit Union has served its members through providing a wide range of products and services to meet your needs. We now do the same for the United Methodist Churches we serve through Ministry Checking, Online Account Access, VISA Debit Cards, Overdraft Protection, Share/Savings Accounts, Money Market Accounts, Share Certificates of Deposit and Church Corporate VISA Credit Cards. We also provide a range of lending services for our churches. We've asked several of our member churches about their personal experiences when working with your Credit Union to obtain funds to grow and strengthen their ministry.

Wesley Chapel UMC, Villa Rica, GA - Frank Boone, Pastor



"Most churches have been impacted by the weak economy and high unemployment. Wesley Chapel found a GREAT way to save money by working with our own United Methodist Credit Union. Taking advantage of the current low interest rates we refinanced our Family Life Center saving over \$7,500 in the first five years. If you are looking for ways to stretch your church budget, maybe lowering your mortgage payments by refinancing may work for you too. We found Jonathan Curtis (770-565-3794) to be very helpful, responsive, and knowledgeable. We enjoyed the experience and love saving the money! "

Vashti Center for Children and Families, Thomasville, GA - Cathy Snook, Director of Development

- ✓ "The Credit Union has been wonderful to us. As the state of Georgia moved from residential care to expanded community service, maintaining a fleet of vehicles has been crucial for service delivery for our children. Our personnel have used vehicles, purchased through loans with the Credit Union, to provide travel for our kids and our physicians and nursing staff who provide clinics at satellite locations."
- ✓ "Recently Vashti welcomed Chaplain Shane Lovvorn to our family. We wanted to provide a parsonage for Shane and his family. In this buyer's market, we were able to locate a great buy quickly! A few quick calls with the Credit Union and we were set to close on the mortgage. "
- ✓ "We also maintain deposits with the Credit Union and without exception, our business has been handled promptly and professionally."

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Ebenezer UMC, Conyers, GA - Paige Rogers, Church Administrator

“We refinanced our mortgage through the Credit Union and were able to save \$2,100 a month on our payments. We also purchased projectors and screens to enhance our worship experience as well as replacing the HVAC units in the sanctuary. The savings we have received has given us the ability to better support our local and global mission opportunities as well as provide more resources for our Sunday school teachers and children and youth programs. It was a painless process that helped alleviate a great deal of monthly stress.”

Midway UMC, Auburn, GA - Reverend David Moore, Pastor

“The Credit Union saved us money in two ways. We didn’t have to pay any building taxes, saving us \$3,250 and a performance bond on the contractor was not required because we were comfortable that our contractor was stable and had been around for a long time. That saved us an additional \$10,000. The application process was very simple and Jonathan Curtis worked closely with us and answered every question we had along the way.”



Jones Hill Chapel UMC, Newnan, GA - Laura Bonner, Church Administrator

- ✓ “When we refinanced the church’s mortgage, I asked to keep the monthly payments the same as with our current financial institution. When the loan closed, however, the monthly payments were higher with the Credit Union due to our greater desire to repay the loan in a shorter term. We will experience a direct impact of savings in interest rate beginning in 2012. The loan will be paid in full!”
- ✓ “As a small church with a “less than a small staff” the Credit Union made refinancing the loan easy. We reduced our loan interest rate from 9% to 6.25%. We are grateful to have had such a positive experience. Exceptional customer service does not adequately describe the level of service we received in the loan process. “
- ✓ “We will be able to strengthen God’s Kingdom, do more to help the ministry grow, expand and thrive. We will make more investments with eternal rewards. I could not have asked for a better experience or introduction to the Credit Union. Thank you.”

St. Paul UMC Washington Street, Gainesville, GA - Steve Ward - Finance Committee Chair



“In round numbers, our mortgage payment went from \$13,000 to \$7,000 a month. SunTrust held our mortgage and they were extremely difficult to deal with and offered onerous terms to refinance our loan so we could avoid a balloon payment. The lower payment allowed us to meet our financial obligations without burning reserves and it allowed us to use giving to pay down our principal. We found the Credit Union to be very professional, cooperative and fair. We continue to sing your praises and some of our members who also are members of the Credit Union have nothing but praises for the Credit Union’s service.”

Sugar Hill UMC, Sugar Hill, GA - Wes Walker, Director of Church Operations

“We saved over \$16,000 monthly by refinancing our mortgage through the Credit Union. The Credit Union was AWESOME to work with. They communicated so well with us throughout the process. They truly were a “God Send” to us. Kudos to the entire staff!”



Contact Jonathan Curtis at 770-565-3794 for current loan rates.

Loan Wow Promotion Extended Until February 29, 2012!

- ✓ Credit Score 640 and Above?
- ✓ Purchasing a new or used vehicle?
- ✓ Want to refinance your current vehicle loan at another financial institution to lower your payments?
- ✓ Want an interest rate as low as **3.75% APR*** for up to 60 months?



WOW You're in Luck!

We've extended our Loan Wow Promotion until February 29, 2012 so that every Georgia Florida

United Methodist FCU member who qualifies for a new or used vehicle loan and **has a credit score of 640** and above, can get an interest rate of **3.75% APR*** for up to 60 months.

- ❖ Members planning to purchase a new or used vehicle soon should call us today to get prequalified. Also, check with our car buying partners, Auto Advisors in Florida or Car Solutions in Georgia, to help you find the vehicle you want.
- ❖ Members with vehicle loan(s) at another financial institution, call us today too and we'll be able to tell you quickly how much money you may be able to save over the life of your current car loan by refinancing with your Credit Union...and you may even lower your monthly car payment! So call today — **Georgia Office** 800-282-9368 or **Florida Office** 866-687-2136.

*APR = Annual Percentage Rate. This offer applies to new loans only. All loan approvals are subject to normal underwriting guidelines. The interest rate you receive is based on your credit score. Rate is available through February 29, 2011. All rates subject to change without notice.

Announcing Georgia Florida United Methodist FCU Annual College Scholarships

Attention: Members Ages 17 - 24

Applications for College Scholarships for Credit Union Members Are Due by April 30, 2012.

Are you or do you know a high school senior who is graduating this spring? If so, it's time once again to let them know about your credit union's college scholarship program. Four winning applicants from each of our four conferences — Florida, North Georgia, South Georgia and Alabama-West Florida — will receive a \$1000 scholarship each.

Applicants will need to meet the following requirements:

1. 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, you can easily open a checking account, get a debit card and enroll in online banking so you'll be all ready with the right financial tool kit to begin your freshman year.

2. Submit a 500-Word Essay:

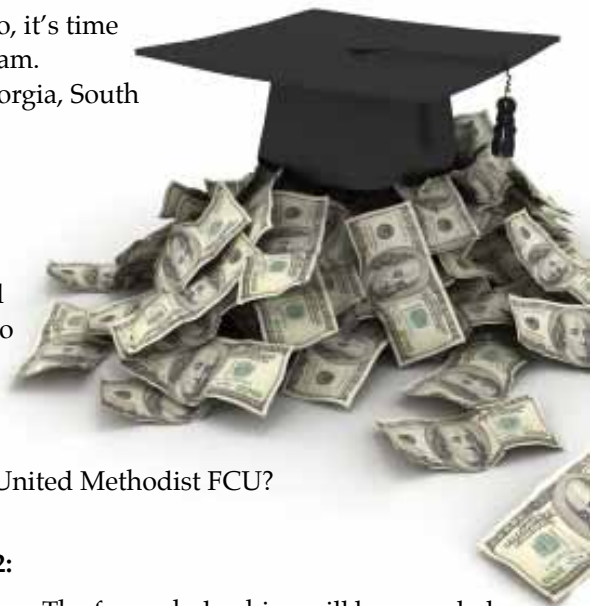
Write an essay that answers the following questions:

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

3. Complete and Submit the Application and Essay no later than April 20, 2012:

The scholarship application can be found by visiting www.unitedmethodistcu.com. The four scholarships will be awarded at the Florida, North Georgia, South Georgia and Alabama-West Florida conference meetings scheduled for June.

If you have any questions regarding the scholarship program, contact us at 1-800-282-9368 (Georgia) or 1-866-687-2136 (Florida).



RETHINK Your Checking Account with Protection Plus Checking - Coming January 31, 2012!

Protection Plus Checking is a premium checking account that gives you, our members, all the added benefits you want and need in today's financial world while protecting you against fraud, identity theft and life's unexpected events for a low monthly cost of \$4.95 beginning January 31, 2012. For members ages 24 or under and members ages 70 or older, this monthly fee is waived.

- ✓ Your Credit Union believes that offering free electronic services for members with Protection Plus Checking is the right thing to do.
- ✓ Your Credit Union believes that members will appreciate and welcome the proactive protective solutions included in Protection Checking Plus such as ID Theft Insurance, AD&D Insurance and Fraud Assistance.
- ✓ Your Credit Union also believes that members deserve everyday discounts and savings on purchases they make through the Everyday Rebates Rewards, Everywhere Cash Rewards and the My Getaway programs.

Protection Plus Checking Account Benefits

- ❖ No Minimum Balance Requirement
- ❖ No Charge for Preauthorized Payments
- ❖ Direct Deposit and Payroll Deduction
- ❖ **FREE** Home Banking
- ❖ **FREE** e-Statements
- ❖ **FREE** Bill Pay
- ❖ **FREE** ATM usage at Publix Presto machines.
- ❖ **VISA Debit Card** that can be used nationwide through the Plus, Pulse, and COOP Network

FREE Value-Added Services with Protection Plus Checking

- ❖ **Everywhere Cash Savings*** - With Everywhere Cash Rewards, you can register your credit/debit card at www.everywherecashrewards.com and enjoy cash back on purchases

*For cash back rewards, you must be access the retailer's link through the website provided and use the credit or debit card you have registered to be eligible for rewards. Credit will be issued automatically to your registered card within 90 days from date of purchase. Participating merchants may change at any time without notice. Certain restrictions and limitations apply.

**My GetAway requires a fully refundable \$50 deposit when requesting reservations. Refer to the My GetAway Registration Form for full terms and conditions.

you make online. Your savings will be automatically refunded to you and appear on your monthly Protection Plus Checking statement

- ❖ **Everyday Rebate Rewards** - Get rewarded by purchasing items you use every day! Save your receipts when you dine or purchase gas, groceries, clothing, pet supplies and much more. Send the receipts, up to \$100 every quarter, and we'll give you 10% back. You can receive up to \$40 in cash back every year.
- ❖ **My GetAway**** - Stop dreaming and start planning! With My GetAway you can take that dream vacation. Choose from more than 30 exciting destinations and enjoy three fun-filled days and two exciting evenings of deluxe hotel accommodations on us! Request your vacation certificate and decide where and when you want to travel!

FREE Increased Security for You, Our Valued Members

- ❖ **\$10,000 Accidental Death and Dismemberment Insurance (AD&D) up to \$10,000** - You'll be protected with \$10,000 in Accidental Death and Dismemberment Insurance 24 hours a day. AD&D Insurance helps you and your family, in the event of an emergency or other unexpected event, have peace of mind knowing that this insurance is in place.
- ❖ **Identity Theft Insurance with Fraud Assistance** - You'll have up to \$5,000 in financial compensation for qualified expenses incurred in the recovery of your stolen identity. Included in this benefit is Fraud Assistance, a comprehensive service designed to help with the hassle of clearing your good name. You'll receive expert help to assist you in organizing paperwork, advising you about notifying creditors and more. At another financial institution, Identity Theft Insurance Protection and Fraud Assistance could cost you anywhere from \$9.95 to \$14.95 monthly.



**Georgia Florida
United Methodist**
FEDERAL CREDIT UNION

Credit Union Calendar

Closed

Monday, January 16
Martin Luther King Day

Monday, February 20
President's Day

Friday, April 6
Good Friday

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

