



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



**Georgia Florida  
United Methodist  
FEDERAL CREDIT UNION**

**January 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.

## **Important Notice for Participants in Financial Peace**

If you are a participant in Financial Peace, your Credit Union is pleased to announce that we are offering 1 monthly \$100 scholarship (your fee for this program) per month during 2011. You must be a member or become a member of the Credit Union to be eligible for the scholarship. Please call Jonathan Curtis at 1-800-282-9368 or 770-565-3794 to enter.



## **It's a New Year and You Still Have Time to RETHINK Your Auto Loan!**

Starting now and continuing until **February 28, 2011**, refinance your vehicle loan with your Credit Union and you may get as much as **3%\*** off the interest rate you are paying at another financial institution!

Did you recently buy a vehicle and finance it somewhere other than the credit union? You still have an opportunity to refinance with Georgia Florida United Methodist FCU and **SAVE!** Georgia Florida United Methodist FCU will reduce the rate you pay on the vehicle loan you have at another financial institution up to **3%\*** but no less than our lowest rate of **3.99% APR\*\*!**

And, if you're looking to purchase a new or used vehicle right now, be sure to talk to us **FIRST!**

*\*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.*



## **RETHINK Your Mortgage Loans in 2011!**

Your Credit Union is the natural choice for all of your home loan needs.

### **First Mortgage Loans**

Through our partnership with Independent Mortgage Associates, we are able to offer great first mortgage rates with the personal service our members have come to expect. We can also help make refinancing or purchasing your home an easy, hassle-free experience. And with mortgage rates continuing at all time lows, financing or refinancing now will give you extra money to spend for the other necessities in your life while you avoid huge application fees, closing costs, and a pre-payment penalty fee.

### **Second Mortgage and Home Equity Loans**

You can't find a better financial institution to trust with your second mortgage and home equity loan needs. If you've got a second mortgage or home equity loan now at another financial institution, check us out for some of the best rates available anywhere. And, if you are considering obtaining a second mortgage or home equity loan in 2011, call us first. Our low rates combined with excellent member service and quick, easy turnaround will make the process so easy and worry-free.

Call us today at 800-282-9368 (GA) or 866-687-2136 (FL) and we'll help you **RETHINK all of your loan needs in 2011.** You can also visit our web site at [www.unitedmethodistcu.com](http://www.unitedmethodistcu.com) for more information and our current loan rates.

## Announcing Georgia Florida United Methodist FCU Annual College Scholarships

Attention: High School Graduates

Applications for College Scholarships for Credit Union Members are due by April 29, 2011.

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. Three winning applicants from each of our three conferences – Florida, North Georgia and South Georgia – 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 29, 2011:**

The scholarship application can be found by visiting [www.unitedmethodistcu.com](http://www.unitedmethodistcu.com). The three scholarships will be awarded at the Florida, North Georgia and South Georgia 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).

## GAP Insurance Now Available for Purchase During the Lifetime of Your Vehicle Loan

GAP insurance is a valuable product to add to your loan beyond your normal auto insurance and now, you can add it at anytime during the lifetime of your vehicle loan with the Credit Union.



### What is GAP Insurance?

If your vehicle is totaled or stolen, your primary insurance company settlement can be significantly less than the outstanding balance on your loan. This may create a deficiency balance or "gap" resulting in a possible serious financial hardship for you. GAP Insurance is designed to cover this "gap" by paying off your vehicle loan balance in full if it is totaled or stolen.

### What does GAP Insurance cover?

GAP Insurance will pay off your vehicle loan if the vehicle has encountered Total Loss/Constructive Total Loss or Unrecovered Theft, and the primary insurance company is unable to pay off the loan. GAP Insurance does not cover: late fees; criminal acts that result in a total loss (for example, DUI); interest accrued after the date of loss; deductions made by the primary insurance carrier for towing fees, storage fees, salvage purchase or prior damage that has already been paid; any monies added to the loan prior to the purchase of GAP (excluding extended warranties).

### How do I add GAP Insurance?

If you currently have a vehicle loan with the Credit Union and you would like to add GAP Insurance coverage, you may either make a one-time payment by check or cash to cover the cost of this insurance or you may elect to add this cost to your current loan balance. If you should decide to add the amount to your loan balance, your payments may increase slightly but the term of the loan will not be extended. Call either the Georgia or Florida office for questions about GAP Insurance or to add this important coverage to your vehicle loan.

## New Year Inventory Clearance - Used Auto Sales Event + \$1000 Cash Back

Enterprise Car Sales is having a New Year Inventory Clearance which began December 26 and will continue until January 31, 2011. Members purchasing autos during this event will receive Blue Book Trade-in Value on their current vehicle plus \$1000 or \$1000 deposited to their savings account at the Credit Union. See the brochure enclosed with this statement for details.





## Calling All Members - 2011 Annual Meeting Date Set

**When:** Tuesday, April 26, 2011

**Time:** 6:30 P.M. – Meeting Begins  
7:00 P.M. – Dinner and CASH Prizes!

**Where:** Powers Ferry United Methodist Church  
Marietta, Georgia

### One Member, One Vote

One of the things that make credit unions different from other financial institutions is that each member has the opportunity to vote for the individuals who will best represent their ideals and opinions each year at the Annual Meeting. This year during the Annual Meeting you will be voting for three individuals for the Board of Directors. This is the democratic process inherent within the credit union industry – **One Member, One Vote.**

### Mark the Date April 26, 2011

So, come join us on April 26 as we celebrate what makes credit unions different from other financial institutions. Not only will you have the opportunity to elect those individuals to the Board of Directors that will best represent you but you will also share in the fellowship with other members while we celebrate the credit union's achievements during 2010.

And, as always we will have a delicious barbecue dinner along with our annual meeting goodies, lots of exciting door prizes and the always popular **CASH** prizes!

### Florida Membership Meeting

The Florida Membership Meeting will be held in June, 2011 during the Florida Annual Conference. You will receive more information on the date and location in the Spring 2011 newsletter.

### Calling All Member: It's Time to Participate in Our Democratic Process!

The date for the Annual Meeting has been set - Tuesday, April 26, 2010 - and that means we will soon have an election of board members. As a member of the credit union, you are eligible to be a part of the election process as you cast your vote for the board members that best represent the ideas and views of the membership as a whole.

In accordance with the Credit Union's bylaws, the Board Chairman has appointed a Nominating Committee to select individual candidates for the election. The Nominating

Committee, consisting of Maryanne McCurdy, Chair, Kelly Brisendine and Charles Houston, has submitted the names of the following individuals to serve three-year terms:

- ❖ Michael McQueen
- ❖ Dennis Stalvey
- ❖ Doug Zipperer

Other nominations to the Board of Directors may be made by petitions made by members. Qualifying nomination packages may be picked up at either Credit Union office. Members who wish to nominate someone for a vacancy should prepare and submit a petition in accordance with the published procedures. Nominees must be members in good standing. Petitions must be received by March 12, 2011.

Be part of the democratic process that makes credit unions so special. Participate in the election of your Board of Directors ensuring a bright future for us all.

### Nominated Board Members:

**Michael McQueen** – Michael currently serves as the Senior Pastor of St. James United Methodist Church in Alpharetta, GA. He is a native of Pennsylvania and received his Masters of Divinity and Doctor of Ministry degrees from the Interdenominational Theological Center. He is currently on staff as an adjunct professor in the area of Christian Education. Michael has served on the Board of Directors of the Credit Union for over 9 years. Reverend McQueen's credits include the development of the Ben Hill Training Institute and the initiation of Ministers in Training, a program designed to train aspiring seminary students. He is married and is the father of two sons.

**Dennis Stalvey** – A native of Hahira, Georgia, Dennis Stalvey received his Master of Divinity Degree at the Candler School of Theology, Emory University and was licensed to preach in February 1976 at his home church, Jamestown United Methodist, Waycross, Georgia. He has served in several churches in Georgia and is currently Assistant Vice President for Spiritual Care & Chaplaincy Supervisor for Magnolia Manor. He is married and has three children and has served on the Credit Union Board of Directors for 4 years. Dennis has traveled extensively and was a Guest Lecturer at the Trivandrum Seminary in Trivandrum, India. He also enjoys recording humorous storytelling and serves as a lecturer in the art of storytelling.

**Doug Zipperer** – Doug Zipperer is currently serving as pastor of the First United Methodist Church, Tarpon Springs, Florida and has been a pastor in Full Connection in the Florida Annual Conference since 1975. He received his Master of Divinity Degree from Candler School of Theology in 1975 and throughout his career has served on various Conference and District Boards. Doug was the President of Florida United Methodist Credit Union during the merger with the Georgia Methodist Federal Credit Union. He was born in Savannah, Georgia and is married and has three children. Doug loves fishing, boating and "messaging" with computers.

## Keep Up-to-Date on Your Member Rights by Reviewing Our Privacy Policy

Your Credit Union is committed to making your financial privacy a top priority. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal information. If you have any questions, please call us at the phone numbers contained in this newsletter.

We are committed to providing you with competitive products and services to meet your financial needs. This commitment necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

**Under these arrangements, we may disclose all of the information we collect, as described below, with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree by contract to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to third parties the information we provide them.**

### Information We Collect and Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- ❖ Membership and loan applications;
- ❖ Your transactions with us and others;
- ❖ Consumer reporting agencies;
- ❖ Applications or other forms we use to verify information you provide, such as your current or past employers and/or other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize, or protect the security of our financial records. For example, we provide information to our statement processor so that you receive your monthly and/or quarterly Credit Union statements.

If you terminate your membership with Georgia Florida United Methodist Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### How We Protect Your Information

We restrict access to non-public information about you to those employees who have a specific purpose in utilizing your data. Our employees are trained in the importance of maintaining confidential member privacy.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information. We value your membership and will continue to make your privacy a top priority.



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FEDERAL CREDIT UNION

### Credit Union Calendar Closed

Monday, January 17  
Martin Luther King Day

Monday, February 21  
President's Day

Friday, April 22  
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

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[www.unitedmethodistcu.com](http://www.unitedmethodistcu.com)

