



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



**Georgia Florida
United Methodist**
FEDERAL CREDIT UNION

October 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.



RETHINK Your Auto Loan Now with Our Loan Wow Promotion!

- ✓ 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!

Beginning now through November 30, 2011, 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, Car Solutions in Georgia and Enterprise Car Sales in either state, to help 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 November 30, 2011. All rates subject to change without notice.

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 and Pulse Networks

FREE Value-Added Services with Protection Plus Checking

- ❖ **Everywhere Cash Savings*** - With Everywhere Cash Savings, you can register your credit/debit card at www.everywherecashrewards.com and enjoy cash back on purchases you make online. Your savings will be automatically refunded to you and appear on your next credit and/or debit card 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.
- ❖ **Fraud Assist Toolbox** - The **Fraud Assist Toolbox** is a convenient, online tool that helps streamline identity theft prevention and the recovery process. You can set fraud alerts, stop pre-approved credit offers, and stop unwanted telemarketing calls. If you should become the victim of identity theft, the online guide will provide step-by-step instructions for resolving issues.
- ❖ **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.

*For cash back rewards, you must be able to 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.



Fulfilling the Mission of “Supporting Those Who Support the Light of Christ” - Financial Products and Services for Our Churches

Did you know that your Credit Union offers a wide range of financial services and lending options for our churches? These products and services enable our churches to provide even more “saved dollars” so they can continue to promote and enhance their individual ministries.

Let your finance chair know that besides offering churches checking, debit cards, online banking, overdraft protection, savings accounts, money market account and share certificates of deposit, we also provide many lending options:

Church Business Loans

- ❖ Vehicle Loans
- ❖ Commercial Property Purchases
- ❖ Commercial Property Remodeling
- ❖ Office Equipment & Furniture Purchases
- ❖ Refinancing of Existing Church Loans

Church Corporate VISA Platinum Credit Cards

- ❖ 8.90% APR*
- ❖ No Annual Fee
- ❖ 25-Day Grace Period
- ❖ No Transaction Fee for Cash Advances (Interest Accrues Daily)
- ❖ Free Travel and Accident Insurance

Have your finance chair call Jonathan Curtis, Director, Business Development, today at 1-800-282-9368 or email Jonathan at jonathanc@unitedmethodistcu.com for more information on all of our church products and services.

Mortgage Interest Rates Continue at Historic Lows - It May Be Time to RETHINK Your Mortgage Loan Options

It has never been a better time to take a look at your current mortgage loan. Here are things you need to consider:

1. Are you thinking about buying your first home or upgrading to a larger residence? You've heard it before... it's a buyer's market!

Interest rates and home prices are at the lowest they've been in forty years; couple that with the excess of homes currently on the market and you've got the ideal buying opportunity for those who can swing it.

2. Are you wondering how much money you could save each month by refinancing?

By refinancing your current first mortgage loan, you have the potential to save money each month by lowering your current mortgage rate—particularly if you have an Adjustable Rate Mortgage (ARM)—or by extending the length of time of your existing loan (up to 30 years). Give us a call with your current interest rate and monthly mortgage payment and we'll let you know if we are able to lower your current rate, making refinancing a smart move.

3. Added Benefits for Georgia Florida United Methodist FCU Members:

Whether you're in the market to buy or refinance, Georgia Florida United Methodist FCU has the competitive rates and flexible terms to make it happen. We offer a variety of financing options with as little as **5% down, Fixed & Adjustable Rates up to 30 years, free Prequalification and same day approval**. The **online application** is quick and easy to use, or if you prefer, we'll take the application over the phone. Best of all, **experienced loan officers** take the time to answer all of your questions and walk you through the mortgage process one step at a time.

All Credit Union members will have the added protection of our closing attorney reviewing your intent-to-purchase contract, **all at no charge**. Finally, Georgia Florida United Methodist Federal Credit Union members are **exempt from paying the intangible tax**, saving \$3 for every \$1,000.00 borrowed, for properties purchased within the state of Georgia. For example, on a \$200,000 mortgage loan, this equates to a savings of over \$600.00!

Get started by applying online at www.unitedmethodistcu.com or give us a call at 1-800-425-6949 today!



The Holidays Are Coming
RETHINK Your Credit Card Options with Your
Credit Union's VISA Platinum Credit Card!

With an **8.9% APR***, believe it or not, your credit union has the best VISA Platinum credit card rate in town! Don't wait a day longer to consolidate all of your high rate credit card balances on to one card – Georgia Florida United Methodist FCU's VISA Platinum credit card.

The holidays are coming soon and with money tight these days and budgeting more important than ever, getting all of your credit card debt in one place makes a lot of sense.

We urge you to take a look today at your credit card statement to determine the rate you are paying with your current credit card(s). We're confident that in most cases, your Credit Union's VISA Platinum credit card rate is lower. With the holidays 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



Georgia Florida
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 FEDERAL CREDIT UNION

Credit Union Calendar

Closed

Monday, October 10
 Columbus Day

Friday, November 11
 Veteran's Day

Thursday & Friday,
 November 24 and 25
 Thanksgiving

Monday, December 26
 Christmas

Monday, January 2
 New Years 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

Georgia Florida United Methodist FCU FEE SCHEDULE

(Effective 12/1/2011)

Debit Card / ATM Replacement Card.....	\$ 25.00
(First Time Free)	
Non-Sufficient Funds Fee (NSF).....	\$ 32.00
(ACH, Share Draft, Debit Cards, ATM Cards, Etc.)	
Statement Copy (Each).....	\$ 5.00
Check Copy (Each).....	\$ 5.00
Monthly Service Charge(Checking).....	\$ 4.95
(Effective 1/31/12)	
Check Printing Fee.....	Prices may vary depending on style
Account History.....	\$ 5.00
(Printed Copy)	
Stop Payment (Per Check).....	\$ 32.00
Account Reconciliation Fee.....	\$ 35.00 per hour
Research Fee.....	\$ 35.00 per hour
Travelers Cheques.....	N/A
Money Orders.....	N/A
Inactive Account Fee.....	\$ 5.00 per month
Returned Deposited Item.....	\$ 32.00
(Per Item)	
Fax Fee (Local).....	\$ 1.00 per page
Fax Fee (Long Distance).....	\$ 2.00 per page
Items Sent for Collection.....	\$ 15.00 per item
Overnight Letter Fee.....	\$ 20.00
Overdraft Share Transfer.....	\$ 5.00
Overdraft Loan Transfer.....	N/A
Garnishment/Levy Processing.....	\$ 50.00
UCC Filing Fee.....	\$ 25.00
VISA Replacement Card.....	\$ 25.00
(First Time Free)	
Wire Transfer (Domestic).....	\$ 20.00
GAP (Guaranteed Auto Protection).....	\$249.00
ATM/VISA Check Card Fee.....	N/A

