



It's Your Future...Own It!

April 2014

A Message from Our President



Dave Preter, President & CEO

Our experiences with snow and ice over the last couple of months certainly makes the arrival of Spring even more welcome than usual. Warmer weather brings with it plans for home improvement, vacations, outdoor activities and more. Whatever your plans, Georgia's Own is always here to help with any financial needs that may arise.

A sure sign of Spring is our annual **Green Day celebration**. In keeping with our commitment of environmental responsibility, we will be holding our next Green Day, sponsored by Georgia's Own Carfinder, on Saturday, May 3rd. Join us at our Alpharetta, Lilburn, or Marietta branch locations. Bring your personal documents to be shredded for free, and enjoy refreshments, green giveaways and activities for the kids. We'll even have eco-friendly cars on site. The event is free of charge, so bring the whole family!

Georgia's Own is honored to award **eight scholarships** to students who epitomize the Credit Union's "people helping people" philosophy. The top recipient will receive a \$5,000 scholarship for the 2014-2015 academic year. We will also be awarding a \$3,000 and \$2,000 scholarship to second- and third-place recipients. Additionally, we will award five deserving runner-ups \$1,000 each. The deadline to apply is May 23rd. For more information or to apply, visit georgiasown.org.

Are your kids on the right track to financial independence? **Credit Union Youth Week** is April 20th-26th, which gives us an opportunity to help our youth learn about personal finance. With free tools, like coindexer.com, for children 13 and younger, and doyouix.com for young adults 14-25, our youngest members have resources at their disposal to become more financially responsible.

Going Paperless

Georgia's Own has always strived to be an environmentally responsible company. In an effort to do this, we will be changing our paper newsletter to an electronic format. Electronic newsletters will be emailed to our membership beginning in May. Look for future issues of *Quicknotes* and *Members Quarterly* in your inbox. If you're not already receiving emails from Georgia's Own, give us your email address the next time you call or come into the Credit Union. Or, sign up for our free Online Banking Service.

Members as of February 28, 2014
174,963



Asset Size as of February 28, 2014
\$1,844,721,323.08

80 Ways to Save



In honor of our 80th Anniversary, we'll be providing you with 80 ways to save throughout the year on Facebook, newsletters, emails and our website. Whether you are saving for a wedding, saving for retirement, or simply saving for a rainy day, here are just a few ways you can make your money go further:

1. Find a savings buddy. If you pair up with a friend who is also on a budget, you're more likely to look for deals when you are together rather than impulse buy.
2. Make financial decisions when you are happy and well-rested. The end of the day is a bad time to make a big purchase. You're better off sleeping on it and considering it in the morning.
3. Don't get nicked and dimed on your nickels and dimes. When your change jar is full, take advantage of one of Georgia's Own coin counters--free to Georgia's Own members!

Switch to Georgia's Own All Access Checking

And Start Saving Today!

With an All Access Checking account from Georgia's Own Credit Union, there is no direct deposit or minimum balance requirement and you pay no monthly service fee. Enjoy free and unlimited transactions at more than 4,000 shared branch locations and more than 80,000 surcharge-free ATMs. You'll also get a free Visa® Check Card, free online, tablet and mobile banking, free bill pay, free eStatements and free daily balance alerts.*

Stop paying fees and start saving money. To get started, call 404.874.1166 (800.533.2062), stop by any branch location or visit georgiasown.org.

*Other fees may apply.



Federally Insured by NCUA



Proud Partner of the Atlanta Braves



Now's the Time to Cut Your 30-Year Mortgage Term in Half

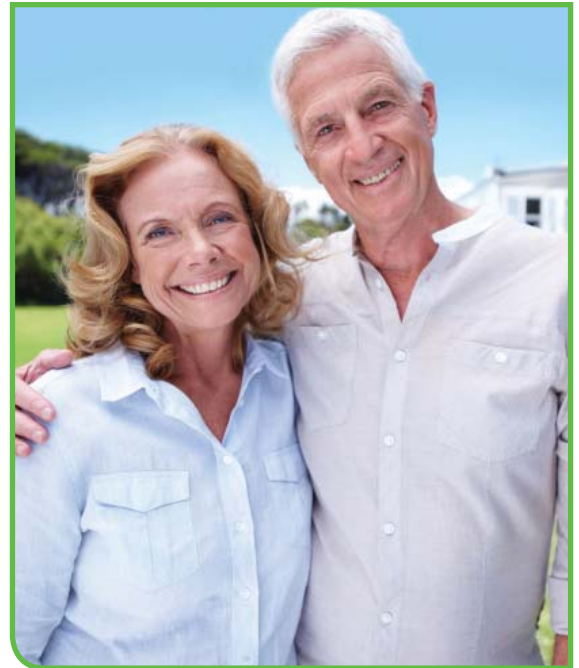
Think refinancing is just about getting a lower rate on a 30-year mortgage? Think again. With a strategic refinance from Georgia's Own, we'll provide you with the right tools to build your nest egg.

Our Mortgage Specialists will help you every step of the way with the application process, listening to your needs and exploring other opportunities to save you money.

With extremely competitive rates on 10-, 15-, and 20-year mortgages*, you could lower your term rather than your payment--enabling you to pay off your home faster, and get rid of mortgage debt.

When it comes to refinancing, think Georgia's Own. To get started, call 404.874.1166 (800.533.2062), option 4 or visit georgiasown.org.

*Repayment example: a 10-year fixed rate loan for \$150,000 with an interest rate of 2.375% (2.834% APR) would have 120 monthly payments of approximately \$1,405.54 each. The payments do not include amounts for taxes and insurance. The actual payment will be greater. The terms are used for illustrative purposes and the actual terms you receive may be different based on your individual situation. Please speak with one of our mortgage representatives for details.



Community Involvement

These are the organizations we were proud to support in March:

- ShamRockin' for a Cure, benefitting the Cystic Fibrosis Foundation
- The Rubber Duck Derby, benefitting the Boys and Girls Clubs of Hall County
- Georgia Elite Sports Academy
- Dunwoody Diamond Club
- Buford Wolves Baseball



Georgia's Own was proud to be the presenting sponsor of ShamRockin' for a Cure, held on March 8th at the Verizon Amphitheater



Love the feeling of getting behind the wheel of a new car, but dread the high-pressure sales techniques?

At Georgia's Own, we think you deserve to be treated like a VIP. That's why we've developed a number of tools to get you the best deal on your next car.

Enjoy the power of a cash buyer with our **VIP Express Check**. Once approved, we'll give you a check to take to the dealership, making the loan process even easier.

For a limited time, take advantage of **auto loan rates as low as 1.60% APR.*** Or avoid the dealer altogether and let Carfinder**, **Georgia's Own auto-buying service**, do the leg-work for you. They can find you the make and model car you are looking for and save you money.

To get started today, call 404.874.1166 (800.533.2062), option 5 or visit georgiasown.org.

* Your Annual Percentage Rate (APR) may vary based on your credit worthiness and length of term and could be higher than the stated rate. Ask a loan officer for details on how your rate is determined. ** In connection with these car sales, there is no warranty, guarantee or indemnity on the part of this Credit Union either expressed or implied.

Get More Boat for Your Buck!

Ready for some summer fun? With rates as low as 4.24% APR* on boat loans, enjoy a low monthly payment and get more boat for your buck!

Prefer to stay on land? We also offer rates as low as 5.25% APR on RV loans and rates as low as 5.50% APR on motorcycle loans.*

Whether you are looking to hit the road, water or trail, think Georgia's Own. To get started, call us 24-hours a day at 404.874.1166 (800.533.2062), option 5 or visit georgiasown.org.

*Your APR may differ based on your credit worthiness and length of term and could be higher than the stated rate. Please ask a loan officer for details on how your rate is determined.



Keep Your Wealth Working

With a little planning, your legacy can go a long way

A Message from Georgia's Own Investment & Retirement Services

How can you best ensure your assets will keep living on? By working with an experienced financial advisor, who will truly partner with you to determine the most effective ways to manage, grow and sustain your assets – so both you and your heirs benefit.

Contact a financial advisor today, and build your legacy to last. Call 404.874-1166, ext. 7255.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

10003803-0613

Staff Spotlight

This month, our staff spotlight is on Catherine Zimmer, Branch Manager for Georgia's Own Credit Union's Cumming-Vickery Village Branch.



*Catherine Zimmer,
Branch Manager*

Hometown: Philadelphia, PA

Alma mater: LaSalle University

Number of years in the Credit Union Industry: 3

The most rewarding part of the job: When a member comes in to see me so that I can determine what I can do to improve the concern at hand.

Hobbies and interests: Spending time with my grandkids and playing tennis.

Georgia's Own Mission Statement

We stand for the prosperity of our members.

Georgia's Own Credit Union P.O. Box 105205 Atlanta, GA 30348 404.874.1166 800.533.2062