

Dollars & Sense



MISSION STATEMENT – “To provide total personal financial services for our members’ well-being.”

July 2012

CUA Annual Meeting shows “We Fit Your Lifestyle”

We would like to thank all of our members who attended the Credit Union of Atlanta (CUA) annual meeting held on Monday, April 23, 2012 at the Cleveland L. Dennard Conference Center. This year, Cotena Alexander was elected to the Board of Directors. Calvin Tucker also announced the merger between CUA and Atlanta Teachers Federal Credit Union. We also had the pleasure of giving away over \$3,000 in cash and door prizes. Thanks to all for attending. We hope to see you next year and we pledge to continue “to fit your lifestyle”!



2012 Board of Directors and scholarship winners.



Congratulations to our scholarship winners:
(l-r) Khalif Timberlake, McKenzie I. Jackson and Jazzmin Wright.

Congratulations to our Scholarship Winners!

Category A

(2nd - 5th Grade): Mikayla Rivers

Category B

(6th - 8th Grade): McKenzie Ivan Jackson

Category C

(9th - 10th Grade): Jazzmin Wright

Category D

(11th - 12th Grade): Michael Turpeau

Category E

(Undergraduates): Khalif Timberlake

Better Together. Credit Union of Atlanta Welcomes Atlanta Teachers FCU

We are excited about the recent merger between Atlanta Teachers Federal Credit Union and Credit Union of Atlanta. We will grow stronger and remain highly competitive in today’s financial marketplace. By combining our resources, we will be able to provide you with an enhanced selection of products and services.

Credit Union of Atlanta has a long history of commitment to the communities that it serves, and we look forward to expanding that same level of contribution and commitment to you. Our goal is to help you to continue to build a financially strong and prosperous future. **“Better Together.”**



(l-r) Calvin Tucker, Credit Union of Atlanta Board Chair and Chester W. Thompson, Atlanta Teachers Federal Credit Union Board Chair.

CUA Keys to Financial Success

What is a Credit Report?



A credit report is a complete credit history of your finances. It has documentation of your borrowing and bill payment history that is used to determine whether you are a good or bad risk for getting a home, credit card, auto loan or other credit. The credit report will reveal any action that has been taken against you for unpaid bills and shows if you are credit worthy.

The credit report does not show your yearly income and does not include your FICO credit score, which lenders may use to decide whether to grant you credit. A free credit report is available to you once a year. There is a fee to get your credit score, not to be confused with your credit report.

You may obtain a free credit report each year at www.annualcreditreport.com.

The three credit reporting agencies are:

- Equifax: www.equifax.com
- TransUnion: www.transunion.com
- Experian: www.experian.com

(Information taken from consumerfinance.gov, June 2011)

Low on Cash and Need Money Fast? Try our LOAN on the GO!

Get \$500 Fast

- No credit check
- 6 month term
- 18% APR (annual percentage rate)
- \$25 loan application fee
- Must have a checking account (with 6 months of direct deposit - minimum of \$500 coming through payroll)
- Cannot have filed bankruptcy within the last 12 months
- Cannot have any levies or garnishments
- All current loans and accounts must be in good standing
- Rollover prohibited

Subject to approval. All loans are subject to general underwriting criteria.



Credit Union of Atlanta

www.cuatlanta.org

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375 AUBURN AVENUE
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GOVERNMENT DISTRICT BRANCH
245 Pryor Street, SW
Atlanta GA 30303
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ATLANTA TEACHERS BRANCH
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HOURS OF OPERATION
Monday - Thursday 9 a.m. - 4 p.m.
Friday 9 a.m. - 5 p.m.

ACE Audio Response
1-888-427-9397

BOARD OF DIRECTORS
Calvin Tucker, Chairman
John Cuffie, Vice Chair
Willie Canidate, Secretary/Treasurer
Cotena Alexander
Charles Bell
Parthenia Chan Brown
Mary Ann Johnson
C.T. Martin
Cheryl D. Wilcox

Product of the Quarter

Check out our new low interest VISA®
credit card stating at 6.95% APR*

*Annual Percentage Rate. Subject to credit approval.

HOLIDAY CLOSINGS

Independence Day July 4th
Labor Day September 3rd

We are now on



We Do Business in Accordance with the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

Federally insured
by NCUA.