

Best Atlanta Credit Unions



Atlanta has no shortage of banks to choose from but many Georgians are looking for an alternative financial institution, one that pays attention to the community and doesn't kill them with fees. Credit unions provide services similar to banks, like free checking and savings accounts, online banking, and surcharge-free cash machines, but they are non-profit and customer-owned. They are insured, like banks, but often offer customers lower rates and fees and higher interest. With more than 30 credit unions in the Atlanta area, here are our picks for the top ones so you can make an informed choice.

Delta Community Credit Union

Delta Community is a fast-growing Atlanta credit union open to anyone living in a number of Georgia counties. Started in 1940 by a handful of Delta Airlines employees, Delta Community now boasts \$4 billion in assets and 220,000 members. Customers can choose among several Visa rewards credit cards with competitive rates and the credit union's own car-buying site combines shopping for a new or used auto with financing. This great union also offers plenty of services for small business owners.

Credit Union of Atlanta

Originally formed to serve the city's employees, membership in Credit Union of Atlanta is open to employees of a range of Atlanta institutions and their family members. CUA offers competitive savings and CD rates and a novel checking account that costs nothing in fees but starts paying interest above a minimum balance of \$1,000. The account comes with unlimited check writing privileges, too.

Associated Credit Union

Ranked in the top 150 credit unions in the nation, Associated Credit Union is one of the oldest in Georgia, founded in 1930. Membership is open to all and costs a one-time fee of five dollars to join. This is the

Atlanta credit union to go to if you want to earn more on your deposits. Check out the SaveMore account, which pays a whopping 5% a year on balances up to \$500. A basic savings account pays a more modest .5%. Money markets pay a pretty-good .3% while health savings accounts come in at .25%.

Georgia's Own Credit Union

The name says it all: Georgia's Own has been serving the Atlanta area for 75 years and now has over 160,000 members. Anyone living in the Atlanta metro area can join. In addition to bank basics like checking and savings accounts, Georgia's Own also provides retirement planning and investment advice and has a full-service brokerage service. The credit union also offers members discounts on homeowners and other types of insurance, a great deal you won't get from your typical bank.

References:

Georgia's Own Credit Union (https://www.georgiasown.org/index.html)

Associated Credit Union (https://www.acuonline.org/home/home)

Credit Union of Atlanta (http://www.cuatlanta.org/)

Delta Community Credit Union (https://www.deltacommunitycu.com/index.asp)

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