

Media Contact:
Kelly Ronna
Trevelino/Keller
404-214-0722 Ext. 107
kronna@trevelinokeller.com

Industry Report Shows Credit Unions Saved Georgians \$130 Million

Delta Community Credit Union Educates Members on How to Switch and Save in 2013

ATLANTA (Aug. 14, 2013) – According to Georgia Credit Union Affiliates (GCUA), Georgia credit unions saved members \$130 million in 2012 by offering lower interest rate loan products. With the introduction of SWITCH & SAVE, Delta Community Credit Union, Georgia's largest credit union, is setting the bar even higher for 2013 by helping members realize the benefits of switching from a bank to a credit union. SWITCH & SAVE gives members the opportunity to switch from a bank to Delta Community for all of their financial needs while saving money through low interest rates on loans and low or no service fees.

"Since Georgia credit union members saved more than bank customers overall last year, we hope to use SWITCH & SAVE to not only educate members on the credit union difference, but also to tangibly show them how easy saving money can be when banking with Delta Community," explains Hank Halter, CEO of Delta Community Credit Union. "Our members continue to be motivated by the savings potential of switching their accounts from a bank to a credit union."

The 2013 SWITCH & SAVE campaign will showcase a variety of ways members can save by using some of the most popular loan products and also be entered to win free loan payments and other rewards.

- Home Loans Members who apply for a home loan between July 15 and September 30 and close by November 30, 2013 will receive \$500 towards their closing costs for new purchases and refinances and be automatically entered in a sweepstakes for a chance to win a month's mortgage payment paid by Delta Community. One member will win.
- Personal Loans Members interested in a personal loan will be offered a 0.25 percent discount off the everyday low rates starting at 9.50 percent APR. Those who apply and are approved between July 15 and September 30 will be automatically entered in a sweepstakes for a chance to win a month's loan payment paid by Delta Community. Three members will win.
- Visa® Credit Card Members who are approved for a Visa Platinum Rewards Credit Card between July 15 and September 30 can earn up to 12,000 reward points by spending \$1,000 each month for three months.
- Car Loans Members who fund a car loan between July 15 and September 30 can receive low rates starting at 1.75 percent APR for new cars and 2.75 percent APR for used cars (2009 and newer), and be automatically entered in a sweepstakes for a chance to win a month's car payment paid by Delta Community. Three members will win. In addition, Delta Community will host its annual Fall Car Sale on September 21 at

its Atlanta branch on Virginia Avenue, offering savings on both new and used cars from dealerships across metro Atlanta.

As an added value to consumers and members of the credit union, Delta Community will host Shred Days at select branch locations during the month of October. Shred Days give individuals a chance to dispose of personal information in a secure and convenient manner.

No purchase necessary to enter or win sweepstakes; alternative method of entry available. For more information about the 2013 SWITCH & SAVE campaign, visit https://www.deltacommunitycu.com/Switch.

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About Delta Community Credit Union

Delta Community Credit Union is Georgia's largest credit union serving over 280,000 members. It was founded in 1940 and today serves the entire metro Atlanta area, including residents of the 11 surrounding counties and employees of top businesses, such as Delta Air Lines, Chick-fil-A, UPS and Racetrac. Delta Community is a state-chartered credit union organized under the Georgia Department of Banking and Finance, and its deposit accounts are federally insured through the National Credit Union Share Insurance Fund. It chooses to operate as a not-for-profit credit union so it can give back earnings to its members and their local communities. Unlike a for-profit bank, Delta Community is owned by its members, not individual or institutional investors. Customers become member-owners when they open and maintain an account. Please visit www.DeltaCommunityCu.com to learn more or follow the Credit Union on Facebook at www.facebook.com/DeltaCommunity and Twitter at @deltacommunity.