

Insights

VOLUME 7 ISSUE 2 | March/April 2009



Now's The Perfect Time To Purchase A Car

Come See Our Spring Selections at the Car Sale!

Looking for a new car? This spring may just be the perfect time of the year to purchase the car or truck you need. We're having our annual Spring Car Sale on April 25, at our main branch on Virginia Avenue. Car Solutions, our car-buying partner, will join us at the car sale and fill the back parking lot with a large selection of cars and trucks, at great prices. Delta Community representatives will be available to help you with on the spot financing. You'll also be able to add value to your new purchase with the extended warranty and GAP products offered by Car Solutions.

Amid the current economic conditions, the buzz is that only consumers with perfect credit can take advantage of the great deals available. Even though money's tight in today's economy, the credit union has money to lend. That's because we've always been a conservative lender with responsible lending practices, which allows us to offer quality loans to our members.

We have very competitive vehicle loan rates and a fast application and approval process. It's easy to apply online any time of the day or night, and you'll have a response in minutes. We make the whole process fast and easy, with no hidden fees or prepayment penalties.

But don't wait until the Car Sale to get financing! With car prices lower than they've been in a long time, now's the perfect time to get pre-approved for a car loan. Simply submit your application online at DeltaCommunityCU.com, and you'll get an answer back within 24 hours.

Rick's Insights

Dear Member,

The books are closed on 2008. We're preparing our annual report, which you will be able to access on our web site. However, I want to take this opportunity to give you a brief overview of the very successful year Delta Community enjoyed in spite of the tough, unprecedented economic conditions that affected most banks and some credit unions. Our success is the result of conservative business practices, a focus on doing the right thing for our members, and the hard work our employees put forth all year long.

In 2008, we were busy building and opening six new branches to more conveniently serve our longtime members along with the more than 10,000 new members who discovered the benefits of Delta Community in 2008. And we've just recently opened our long-awaited Gwinnett County branch on Sugarloaf Parkway. We grew our consumer loans by more than 15% and our mortgage loan portfolio by 18%. These were good loans made with responsible guidelines. We used the earnings from these loans to improve our products and services and to give back to our members in significant ways like the *StandingStrong CD* and the end-of-year Patronage Rewards of \$5,000,000.

Our Business Services portfolio now numbers more than 800 accounts strong, with commercial loans of more than \$28 million. We added the residents of Hall County and 33 new companies to our field of membership this year. We now serve 11 counties in the metro-Atlanta area and over 131 companies and associations.

As a not-for-profit financial institution, we believe strongly in being actively involved in the communities we serve. Delta Community employees volunteer and raise money for Relay for Life in a number of metro-counties. We also support Children's Miracle Network through fundraising and volunteer events in a number of cities where we have branches. Members also give through our CMN Member Transfer Program. In Atlanta, we support Children's Healthcare of Atlanta through a number of fundraising initiatives, and our employees were responsible for raising \$214,000 for CHOA, which included a match by the credit union of \$107,000.

As you can see, Delta Community did indeed have an extraordinary 2008. We know there will be many unprecedented challenges this year with the financial issues that are adversely impacting our economy. You can be sure, however, that we will continue to operate your credit union in a disciplined manner, with your best interests at the forefront of our decisions.

We appreciate your loyalty and your business.

Regards,

Rick Foley
President & CEO



Atlanta Metro

ATLANTA

1025 Virginia Avenue
Atlanta, GA 30354

ATLANTA

Hartsfield-Jackson Atlanta Int'l Airport
Atlanta, GA 30320
(Located on Concourse A)

BUFORD (in Kroger)

3300 Hamilton Mill Road
Buford, GA 30519

CANTON (in Kroger)

6766 Hickory Flat Road
Canton, GA 30115

DULUTH

1980 Satellite Boulevard, NW
Duluth, GA 30097

FAYETTEVILLE

140 Highway 92, South
Fayetteville, GA 30215

MARIETTA

2627 Dallas Highway, SW
Marietta, GA 30064

MARIETTA

1205 Johnson Ferry Road
Marietta, GA 30068

NEWMAN

1825 Highway 34, East
Newnan, GA 30265

PEACHTREE CITY

Braelinn Village Shopping Center
472 Crosstown Drive
Peachtree City, GA 30269

PEACHTREE CITY

315 Highway 74, North
Peachtree City, GA 30269

SANDY SPRINGS

1100 Hammond Drive, Suite 100
Sandy Springs, GA 30328

STOCKBRIDGE

285 Center Pointe Parkway
Stockbridge, GA 30281

STOCKBRIDGE

5006 Mt. Zion Parkway
Stockbridge, GA 30281

SUWANEE (in Kroger)

2121 Lawrenceville-Suwanee Road
Suwanee, GA 30024

VININGS

3250 Riverwood Parkway
Atlanta, GA 30339

Out of State

FLORENCE, KY (CINCINNATI METRO)

4885 Houston Road
Sibcy Cline Building, Suite 102
Florence, KY 41042

SALT LAKE CITY, UT

Salt Lake City International Airport
765 N. Terminal Drive, Delta Terminal 2
Salt Lake City, UT 84122
(Located behind airport security)

SOUTHLAKE, TX (DALLAS METRO)

Southlake Corners
100 North Kimball Avenue, Suite 103
Southlake, TX 76092

Delta Air Lines

ATLANTA (TECHNICAL OPERATIONS CENTER)

1775 Aviation Boulevard
Atlanta, GA 30320

ATLANTA (WORLD HEADQUARTERS)

1050 Delta Boulevard
Atlanta, GA 30320

See www.DeltaCommunityCU.com
for branch and drive-thru hours.

Online Banking – Simply Convenient

If you're not enrolled in Delta Community's Online Banking, make it a priority to try this free service that allows you to conveniently manage your accounts. If you've used Online Banking before but haven't logged in recently, we'd like to remind you of the added convenience of this great service.

Delta Community's robust Online Banking service allows you to conduct most transactions and services that you conduct in a branch or on the phone, right from the convenience of the nearest computer. This is not to say that we don't enjoy seeing you in person at one of our branches, we simply understand that you're busy and convenience is important. Here are just a few highlights of this service:

- Use the **myCU** tab to quickly check your balance or review the transaction history of your Delta Community accounts
- Enroll in **eStatements** and access your monthly account and Visa® statements any time
- **Online Deposit** is available to qualified members to make deposits online and receive immediate credit
- The **Transfers** tab allows you to conveniently transfer funds between your Delta Community accounts and to or from your accounts at other financial institutions
- With **Online Bill Pay** you can organize and pay your bills electronically; Bill Pay is free when you enroll in Online Banking
- The new **Message Center** offers a variety of ways to communicate with Delta Community and receive information ... quickly

Go to our web site to get started with any of these convenient services today. You'll find the setup process simple and quick. Get started at DeltaCommunityCU.com.

Maximize Your Tax Advantages With An IRA From Delta Community Credit Union

With the New Year well on its way and the spring season upon us, it's beginning to look a lot like tax time. Individual Retirement Accounts (IRAs) help you save all year long, but they're especially important when it's time to do your taxes.

Both Traditional and Roth IRAs are great ways to save for retirement, although each offers different advantages. Selecting the correct choice for you is a major decision with potentially large financial consequences. It's always a good idea to speak with your tax advisor before you make such an important decision.

The contribution limits this year remain the same as they were in 2008. You can contribute up to \$5,000 for the 2008 tax year. If you're 50 years of age or older you can contribute an extra \$1,000, for a total contribution limit of \$6,000. These limits apply to both Traditional and Roth IRAs. You may be eligible to contribute to both plans, but your combined contribution to both accounts cannot exceed the above limit of \$5,000, or \$6,000 if you're 50 or older.

Your retirement funds can be a combination of a 401k plan, pension, social security or other retirement accounts. That's why Delta Community has options available to complement your retirement package. We offer Traditional and Roth IRAs and both are available as Savings and Certificate of Deposit IRAs. Our IRAs save you money because there are no set-up, maintenance or administrative fees. Plus, you have peace of mind knowing your funds are insured for up to \$250,000 by the National Credit Union Administration (NCUA).

We make investing for your golden years simple and easy. Because it's not just your money – it's the foundation for your future. And investing it wisely now can help ensure that you'll retire the way you want.

It's Scholarship Time

It's time for the 2009 Delta Community Scholarship Program. We offer annual scholarships to assist qualified members with their college and higher education expenses. This year, again, we will distribute \$5,000 scholarships to three high school graduates entering college or technical school as full-time freshmen in the Fall of 2009. Visit our web site at www.DeltaCommunityCU.com/Scholarships for complete scholarship program details. **The scholarship application deadline is April 17 and winners will be notified on or before May 11.**



Do I Save For My Retirement Or My Children's Education?

Content developed by CUNA Brokerage Services,
provided by Delta Community Investment & Insurance Services

Many Americans are facing a difficult choice. Do they save for their own retirement or save for their children's education? Here are some things to think about when wrestling with this decision.

Are you paying for college or helping to pay?

Some parents decide that their kids should contribute financially to their own education because they will better appreciate the value of their college education. Other parents ask their kids to contribute to their education because they cannot afford to bear the expense completely. In either case, this can make a big difference in the amount you need to save for your retirement.

When it's one or the other

What happens when there just isn't enough disposable income each month to fund both your children's education and your own retirement? Many financial experts agree that retirement funding should be your first priority.

Here's why.

Your kids can always borrow money to go to school. You can't borrow to retire. Your kids have decades ahead of them after they graduate to make money and pay the loans back. You have decades ahead of you when your savings need to support you.

Additionally, your kids can work through college and take longer than the traditional four years. You may be forced to retire early due to poor health or a bad economy.

A personal decision

If you cannot fully fund both your retirement and savings goals, your first step should be to work with a financial advisor who can help you make the right choices for your personal circumstances and maximize the potential of what you can invest.



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CRPC®

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Financial Advisor and Trust Liaison Officer

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Cool Links For You To Check Out

Delta Community has not only been expanding our reach through new branches, we're also creating a stronger online presence. You can see many of our ads on [YouTube.com](https://www.youtube.com), and we've recently joined three additional social networking sites.

Wikipedia is a free online encyclopedia with over 10 million articles. Wikipedia articles are written collaboratively by volunteers around the world. The web site is www.wikipedia.org. Launched in 2001, it's currently the largest and most popular general reference work on the Internet. Delta Community's page features information on our history, field of membership and products and services.

Facebook has millions of users that use the site to keep up with friends, upload photos, share links and videos, and learn more about people and organizations. Delta Community has established a group which will allow us to interact with our members and anyone interested in learning more about the credit union. The page has details about the credit union, lists upcoming events, has photos and descriptions of our branch locations and allows people to "become a fan" of Delta Community. To view our page, log in to Facebook and search for Delta Community Credit Union's group.

Moms Like Me is a web site supported by the Atlanta NBC-TV affiliate, 11Alive. Moms Like Me is a social network of moms who share all kinds of information from advice on various topics to where to take kids this weekend. We sponsor the Atlanta **Moms on the Money Group** where we share financial tips with other moms. It's easy to become part of this network. Just go to atlanta.momslikeme.com and look for us under "Groups." **Moms on the Money** is under the "Career & Finances Group."

MEMBERS INSURANCE ADVISORS, LLC IS OPEN FOR BUSINESS

Personal Insurance Products, now offered by your trusted financial institution through its wholly owned subsidiary, Members Insurance Advisors, LLC.

Members Insurance Advisors, LLC is a new approach to insurance sales, created by Delta Community Credit Union to benefit our members. Delta Community's vision was to create an insurance agency that would treat the credit union's members with the same care and concern for which the credit union is known. Members Insurance Advisors has embraced Delta Community's philosophy of always doing what's best for the member. They focus on educating and advising members and identifying needs-based solutions to help them protect their assets.

A wholly owned subsidiary of the credit union, Members Insurance Advisors provides credit union members convenient access to a variety of insurance products in a helpful, informative way. You've always been able to depend on Delta Community as your trusted financial advisor. Now you can look to Members Insurance Advisors as your **personal insurance advisor**.

The Members Insurance Advisors group is made up of licensed, experienced and knowledgeable insurance professionals. They're dedicated to advising you about the products you need for maximum protection and peace of mind. They'll be happy to review your current insurance to see if they can improve your coverage and possibly save you money. They'll research your insurance needs with multiple "A" rated insurance carriers in order to offer the best coverage at the most competitive price.

Members Insurance Advisors can help you with all of these products:

- Car
- Home
- Golf Cart
- Boat
- Identity Theft
- Umbrella Policy
- Teensurance (tracking device for a vehicle assigned to a teen)

The Members Insurance Advisors office is located in Peachtree City at our Wisdom Road branch, located at Highway 74, North and Wisdom Road. Stop by their office on the second floor of the retail branch area, call **404-677-8652** for an appointment, email info@MembersIA.com or get an online quote anytime at www.MembersIA.com

Members Insurance Advisors is in the process of expanding service to members *outside of Georgia*. Check future editions of Insights or www.MembersIA.com for updates.

So, take advantage of the outstanding service and potential savings offered by Members Insurance Advisors today!

Members
Insurance Advisors, LLC®
A SUBSIDIARY OF DELTA COMMUNITY

Simply Secure. Simply Protected. Simply Insured.



Members Insurance Advisors, a wholly owned subsidiary of Delta Community offers outstanding service and competitively priced quality car and home insurance products to meet your ever-changing needs.

Pictured (left to right) Patricia O'Kelley, Weston Drake, Crystal D. Woods, Lisa Spivey, Nina Payne, Steven Kagey, Sandy Boyd and Jan Tripp.

GAIN ACCESS TO SAVINGS BY USING OUR SURCHARGE-FREE ATM NETWORK

In a time when every dollar counts, you can save money by managing your ATM fees for cash withdrawals.

ATM fees can easily add up to hefty amounts every month if you're not mindful about where to go to get cash. ATM surcharge fees are as high as \$3.50 per transaction, which is more than a cup of coffee.

You can enjoy access, convenience and savings, when you use any of the 60,000+ surcharge-free ATMs, available to members of Delta Community throughout the United States, Canada and the United Kingdom. There are 9,000 ATMs that accept deposits. In addition to our community branches, you have access to over 3,500 other credit union branches through the Credit Union Service Center (CUSC) Shared Branching network where you can conduct account withdrawals and deposits.

It's easy to find out exactly where you can access your cash for free. Before your next vacation or road trip, visit www.DeltaCommunityCU.com and under **Locations** select the **Service Locator** link. You'll be able to locate the nearest surcharge-free ATM, Delta Community Branch or Shared Branch within a 50 mile radius by providing an address or zip code.

You can also have directions sent directly to your mobile phone. Additionally, you can text your location (i.e. address, intersection or zip code) from your mobile phone to 692667 and receive directions when you are on the go.



Be Diligent, Not Delinquent With Your Mortgage Payments

Life is unpredictable. In the blink of an eye, a job loss, divorce, unexpected illness or some other "trigger event" could impact your income stream, making it much more difficult to meet your financial obligations.

Of course, your home is one of your most valuable assets. This investment is an important part of your identity ... a place where you create memories, share your dreams and triumphs and find comfort during times of great difficulty.

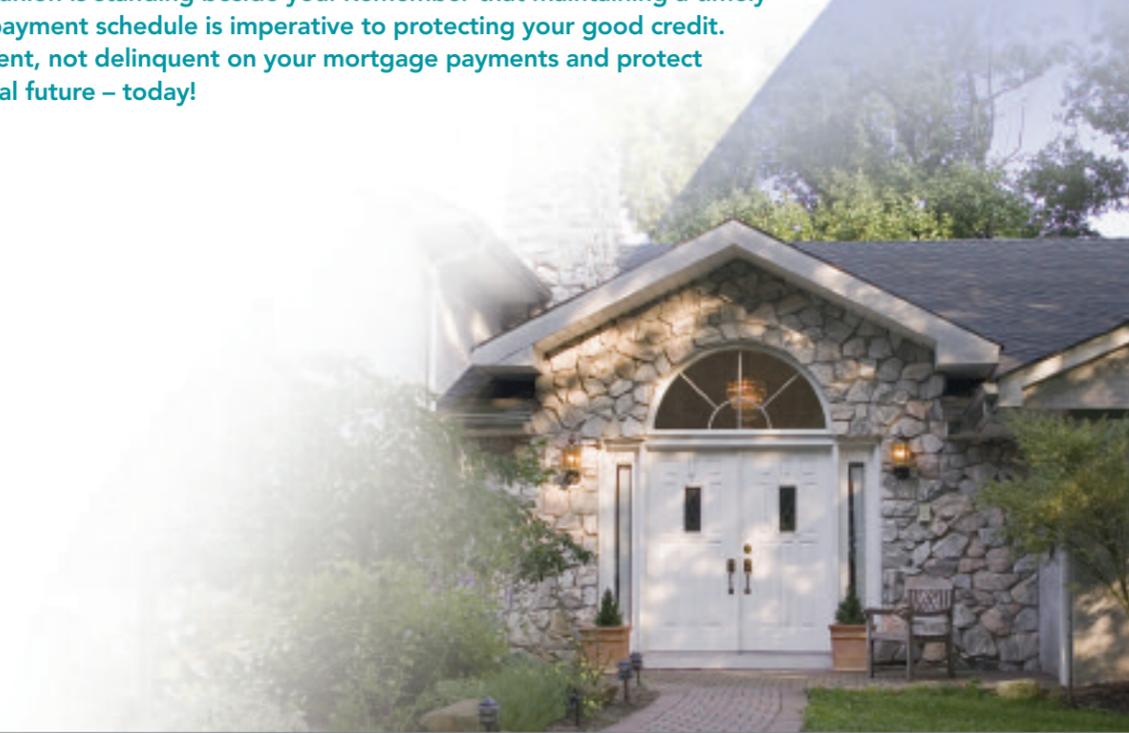
These challenging economic times have also caused many to struggle with their personal finances. Because a mortgage payment is often the biggest monthly expense, some are finding it more and more difficult to make these payments in a timely manner. But beware! Being late on your mortgage can be very dangerous to your financial health. Late mortgage payments often result in a mound of other financial problems, and in some cases, even foreclosure.

Despite the perception, especially in light of all the federal government "bailouts" grabbing the headlines today, being late on your mortgage payments or foreclosing on a property are **always** seriously dangerous choices. A mortgage is not something you can simply "walk away from" without doing serious, perhaps even irreparable damage to you and your family's financial future.

For many, rethinking financial priorities is the first step in avoiding payment delinquencies. Delta Community remains committed to the credit union philosophy of "people helping people." Our mortgage products, with competitive rates and a lower fee structure than many other mortgage lenders, remain a great value to our members. You can also trust us to always have your best interests in mind.

We can also offer assistance through our partnership with the Consumer Credit Counseling Service. CCCS can help you differentiate between "wants and needs." They can also help you develop and maintain a budget. Following a budget, along with disciplined spending and personal sacrifice are steps anyone can take to protect their long-term financial integrity.

Your credit union is standing beside you. Remember that maintaining a timely mortgage payment schedule is imperative to protecting your good credit. So, be diligent, not delinquent on your mortgage payments and protect your financial future – today!



FINANCIAL STATUS AS OF DECEMBER 31, 2008
 Assets: \$2,913,000,000
 Loans: \$1,889,000,000
 Deposits: \$2,404,000,000
 Members: 181,259

GREAT CONNECTIONS
 Loan Line | 1.888.243.2629
 Audio Line | 404.715.4627 or 1.800.334.7536
 Mortgage Line | 404.677.8784 or 1.866.963.7811
 Web Sites | www.DeltaCommunityCU.com
www.MembersA.com

HOLIDAY CLOSINGS
 Mon. May 25 | Memorial Day

Insights is a bi-monthly publication for the members of Delta Community Credit Union. Issues are archived on our web site for easy reference.

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NCUA
 This credit union is federally insured by the National Credit Union Administration. Accounts insured up to \$250,000.

LENDER
 EQUAL OPPORTUNITY LENDER



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