

Insights

VOLUME 7 ISSUE 3 | May/June 2009



More Money In – Less Money Out

Stretch your monthly income with products you use every day.

Delta Community has three opportunities that save you money on the financial products you use every day. These will help you stretch your budget and make it a little easier to weather today's economy. Also, if you apply for and get approved for one of the products below, you'll be entered automatically (through June 30) in our More Money In – Less Money Out Sweepstakes.

- Earn more with our interest-bearing Checking Account, an honest value that earns interest and saves you money everyday with partner products like free Online Banking and Bill Pay. Not only are these features free, but there are also no gimmicks and no surprises like requiring a minimum balance or requiring you to use other services to qualify.
- Save money with our low-interest loans because there are no fees and no pre-payment penalties. It's simply the right loan with the right people to help you with the financing. We keep your loan application simple and offer a variety of payment methods.
- Our Visa[®] Credit Card has a low fixed-rate and no surprise fees. Delta Community Credit Card products offer benefits that are designed to help you! There's no annual fee and you can enjoy a 25-day grace period until your payment is due.

These three money-saving products help you earn more, keep more and have less going out in fees and service charges. Simple savings to help in not-so-simple times.

(Please see back page for sweepstakes details.)



Rick's Insights

Dear Member,

I'm glad to have this opportunity to share with you that we are reporting good growth for the first three months of the year. We also continue to have a strong capital position with an equity ratio well above both our peers and regulatory guidelines. Consumers are seeing credit unions overall as a smart alternative to banks and Delta Community specifically as a trusted provider for their financial needs.

You may have seen media reports about steps by the National Credit Union Administration to strengthen the corporate credit union system. Corporate credit unions are wholesale financial institutions that provide depository and lending services to the country's retail credit unions on a business-to-business basis. They are also owned in large part by these same retail credit unions. In accordance with the NCUA's plan to streamline and provide additional liquidity to this network, we have made adjustments to our 2008 financials to cover additional fees we will pay toward our financial responsibility to the NCUA insurance fund. For more in-depth details, you can visit our web site and view our annual report with an accompanying letter from me.

Spring always brings renewed energy and the credit union has tapped into that force with enhancements on existing products and the introduction of new products and services. We've introduced a Roth IRA CD, which you have been asking for and is particularly timely for our airline members affected by the recent Worker, Retiree and Employer Recovery Act (WRERA). We have an exciting sweepstakes promotion underway open to members and non-members who join the credit union. To be eligible you must apply and be approved for a Visa, consumer loan, or checking account. You can read all about it and other recent enhancements in this issue and on our web site. This issue also has some good consumer tips for you.

We appreciate your business and believe that your continued confidence in Delta Community is well-placed. We're always ready to be of assistance in meeting your financial needs so remember that as you see ways that Delta Community can be of service to you.

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.

Members Insurance Advisors Can Help With Umbrella Insurance

We live in an overly litigious society. The number of lawsuits and the costs associated with legal proceedings have increased substantially over the past decade.

The hard reality is that daily activities can sometimes result in lawsuit exposure. But you can protect yourself and your family from liability by purchasing a Personal Umbrella Policy. An Umbrella policy might be a good option if:

- Your assets are greater than your insurance liability limits.
- You are financially responsible for children.
- You frequently host guests on your property.
- Your residence includes a swimming pool.
- You own watercraft or off-road vehicles.
- You own rental or vacation properties.
- You participate in volunteer activities.

Personal Umbrella Insurance is an economical way to buy great peace of mind. To learn more about whether or not a Personal Umbrella Insurance Policy is right for you, contact **Members Insurance Advisors**, a wholly-owned subsidiary of Delta Community, today. You can speak with an Insurance Advisor by calling **404-677-8652** or **866-444-4617**. You can also visit them online at www.MembersIA.com or email info@MembersIA.com.

Members Insurance Advisors will be happy to review your current coverage to determine if you're adequately insured. And best of all, they'll look at ways they might be able to save you money on your other insurance needs, including auto, home and life.

Members Insurance Advisors...a trusted partner for all your insurance needs.

Ask Delta Community Is Easy To Use After Makeover

Our knowledgebase online tool, *Ask Delta Community*, allows members and non-members the opportunity to search and view up-to-date information regarding Delta Community. It also makes it easy for users to submit inquiries directly to the credit union through a convenient and user-friendly interactive messaging system. As reported previously in *Insights*, a number of updates have been implemented to enhance the overall functionality of the system.

Members are enjoying the simplified log-in process through Online Banking. Once in your account, you just click the Message Center tab to access a host of helpful options. The Message Center is a central communication location that allows you to send and receive messages from the credit union in a secure format. If you are not currently enrolled in Online Banking, we encourage you to take advantage of all it offers. However, you can still access this communication tool outside of Online Banking by creating a login and password at www.DeltaCommunityCU.com/ContactUs.

The most recent enhancements allow members to now receive Delta Community forms, check image copies and account statement copies through the Message Center. This center is a secure online tool, protecting Delta Community members' account information through the simple, yet safe, log-in authorization process. The forms will be sent from the credit union through the new Document Folder.

Increasing convenience for members, an added feature has been unveiled to allow the credit union to securely make account changes and updates at the email request of members who are logged in. This new feature will save members the time of having to fax or mail-in such requests.

And, just in case you aren't aware of the enhancements introduced in late 2008, we're reprinting them here:

- **Self Help Option:** Before you actually submit your inquiry, you're given a list of possible answers to your inquiry and related information.
- **Archive and Search Features:** Ability to search through and archive messages for later access.
- **Categorization by Products:** Offers the ability to associate information to a particular product or service, which helps narrow down search results.
- **Integrated Search Tool:** This tool provides you with the option to search the entire web site and the knowledgebase system for answers – you can also narrow search options.

Stay tuned for even more enhancements and time-saving features as we continue to improve your online banking and communication experience with us!



Tax Efficient Investing – A Smart Choice

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

Taxes can take a chunk out of your investment returns. Employing some of the following strategies could help you retain more of your potential investment earnings and lessen your tax burden.

Buy and Hold

Following a buy-and-hold strategy for your stock investments may save on taxes in the long run. Not only do you postpone taxes the longer you hold, if you hold your investment long enough, your gains might be subject to the lower capital gains tax rate. Capital gains are generally taxed at 15% on investments held longer than one year. Gains on investments you've owned one year or less are taxed at your regular federal income-tax rate, which may be as high as 35% in 2008.

Consider Tax-Exempt Investments

Tax-exempt investments, such as municipal bonds, provide income that is generally exempt from federal – and often state and local – income tax. Therefore, if you are seeking income rather than growth, municipal bonds may be a good choice.

Take Advantage of Qualified Plans

Participating in an employer's 401(k) or 403(b) plan reduces your tax obligation because your contributions are not considered part of your taxable income in the year you make them. Additionally, taxes on your earnings are deferred until you withdraw funds from the plan.

Explore IRAs

IRAs are another option to consider, but you need to determine if your contributions to a regular IRA may be tax deductible. However, Roth IRAs are slightly different. Although contributions to a Roth IRA are not deductible, account earnings are tax deferred and can ultimately be withdrawn from the Roth IRA income-tax free provided certain conditions are met.

Invest Tax Smart

Keeping as much of your hard-earned money as possible is the goal of tax-efficient investing. Your financial advisor can help you explore all the ways you can invest with the goal of minimizing taxes.



Terry Anderson
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Financial Advisor and Trust Liaison Officer

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Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

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Use Your Delta Community Visa® Check Card With Confidence

We live in a world where time is a commodity and in many instances, more precious than gold. As a result, consumers have gravitated toward products, tools and services that simplify their daily activities while also adding safety, control and convenience.

The Delta Community Visa® Check Card is a time-saving tool that allows you immediate access to your checking account for everyday purchases at millions of locations where Visa is accepted. If you don't know about the benefits associated with having a Delta Community Visa Check Card, check out the top five reasons why you should use it:

- Our Visa Check Card is faster to use at the check-out than writing a check, and it's safer than carrying cash.
- If lost or stolen, your Check Card is protected with Visa's Zero Liability. You won't be held liable for unauthorized purchases made with your card or account information.
- You can maintain control of your spending by tracking purchases online and by signing up for eAlerts that notify you should your checking balance fall below a certain amount.
- When you sign for your purchases or use your card for recurring bill payments, earn 1 Reward Point for every \$2 spent.
- You can take advantage of savings by going to www.Visa.com/discounts.

In addition, there are no monthly or annual fees associated with using your Delta Community Check Card and enrollment in the Reward Points program is free. So, if you want more control, flexibility and convenience when it comes to making big or small purchases, make the Delta Community Visa Card your power tool of choice.

DELTA COMMUNITY'S CHECKING ACCOUNT SAVES YOU MONEY EVERYDAY

In today's economy, everyone's looking for ways to save. The news on the internet and television is constantly giving us ideas on how to save on monthly expenses. From clipping coupons to dining at home – all very good information, but did you know your Delta Community Checking Account can help you save money on the things you do everyday?

The truth is one of the best ways to save begins right in your checking account. Our no-fee and no per check fee checking account is really free! No gimmicks, no minimum balance – just honest to goodness value. Not only is the checking free, but you also earn interest. Our high-yield, interest-bearing Checking Account earns a savings-like rate, *and* the rates are tiered so your interest is based on the balance in your account. The higher your balance the more money you earn.

Fees on ATMs can really eat into your savings and your bank account. That's why you'll want to use your Delta Community Check Card at one of our more than 57,000 free ATM machines. You can find locations of the ones near you at www.DeltaCommunityCU.com.

Our Online Banking and Bill Pay are free with your Checking Account and because you don't even have to get in your car, you'll enjoy savings in a big way. That's money in the bank because you'll save money on trips to the branch and also on stamps. Plus, you'll avoid late fees because your bills are paid automatically, just the way you schedule them.

Save yourself the trip to the bank and make deposits without leaving your house. Delta Community now allows qualified members to make deposits right on line. You'll receive immediate credit for your deposit and once the deposit has been made, simply mail your check in the special envelope provided by Delta Community to ensure receipt by the 10th business day. Yes, it's that easy!

Delta Community's Checking Account is a smart way to save in a tough economy. You save on the things you do every day and get the best value to help simplify your financial goals.

ONLINE BANKING IS SIMPLER AND EVEN MORE SECURE

Within the next few months, you may notice a difference in your Delta Community Online Banking logon experience. We're simplifying the existing authentication process by removing the need to register and remember personal verification questions with a simple and more secure process. This will require a brief registration for each computer you use regularly to access your account. Stay tuned for further updates as we continue to make advancements on behalf of our members.

MORE MONEY IN – LESS MONEY OUT SWEEPSTAKES OFFICIAL RULES

NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. Subject to complete Official Rules available at www.More.DeltaCommunityCU.com. Begins 3/15/09 and ends 6/30/09 ("Sweepstakes Period"). Open to U.S. citizens 18 years of age or older who, as of date of entry, are: (a) members of Delta Community Credit Union; and/or (b) legal residents of one of the following GA counties: Cherokee, Clayton, Cobb, Coweta, DeKalb, Fayette, Forsyth, Fulton, Gwinnett, Hall, or Henry. You will automatically be entered if you (1) apply and are approved for a Sponsor-issued VISA® Credit Card during the Sweepstakes Period; (2) apply for a Sponsor-provided personal loan that is funded and closed during the Sweepstakes Period; or (3) apply for and open a Sponsor-provided checking account during the Sweepstakes Period. Alternatively, hand print your complete name, address, age, email address (if available), daytime/evening phone numbers and the words, "Delta Community Credit Union Financial Makeover Sweepstakes" on a plain piece of 3"x 5" paper and mail in an envelope with sufficient postage to 1025 Virginia Avenue, Atlanta, GA 30354. Mail-in entries must be postmarked by 6/30/09 and received by 7/10/2009. One Prize shall be awarded, to consist of 3 sessions with a Certified Financial Planner to be conducted in person and or via telephone and \$5,000 toward winner's outstanding debt or other financial solutions resulting from the financial makeover session. ARV of Prize: \$8,000. Odds of winning are dependent on the number of eligible entries received. Sponsor: Delta Community Credit Union, 1025 Virginia Avenue, Atlanta, GA 30354.

Refinancing With Delta Community—Your Patience Is Appreciated

Over the past several months our Real Estate team has received an unprecedented number of mortgage refinance applications. This record volume is primarily due to historically low interest rates, coupled with our members looking to choose a mortgage lender they can trust. Members know we will continue to act in their best interest - especially during these unpredictable times. Moreover, our members appreciate Delta Community's ongoing commitment to honesty, integrity and responsible lending.

Current delays in processing mortgage refinance applications are not unique to Delta Community; other mortgage lenders are experiencing similar challenges. It is important to know that our mortgage specialists are working diligently to service all member loan applications and product inquiries as quickly as possible and in a courteous fashion.

If you are interested in refinancing your mortgage with Delta Community, please be aware that you may experience a longer than typical processing time. If you have recently submitted a refinance application, you can contact our Real Estate Services Department at **404-677-8784** or **866-963-7811** for specific details relating to your application.

Delta Community Credit Union members can access our web site or watch for mortgage loan processing updates on our in-branch messaging screens. In addition, Home Loan Specialists are conveniently located throughout the Atlanta area. They are available to address more specific needs and provide personal, professional service.

The Real Estate team is working hard to return to service levels you've come to expect from us. We ask for your continued patience. Know that we appreciate the selection of Delta Community and your interest in our real estate products and services.



FINANCIAL STATUS AS OF MARCH 31, 2009
Assets: \$3,152,000,000
Deposits: \$2,627,000,000
Loans: \$1,920,000,000
Members: 185,702

GREAT CONNECTIONS

Loan Line | 1.888.243.2629

Audiotape | 404.715.4627 or 1.800.334.7536

Mortgage Line | 404.677.8784 or 1.866.963.7811

Web Sites | www.DeltaCommunityCU.com

www.MembersIA.com

HOLIDAY CLOSINGS

Mon. May 25 | Memorial Day

Sat. July 4 | Independence 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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and Kem Pastorino

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NCUA

This credit union is federally insured by the National Credit Union Administration.

Accounts insured up to \$250,000.



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