

Insights

VOLUME 7 ISSUE 4 | July/August 2009

Delta Community's Online Bill Pay Service Unveils New Features

Now is the time to take advantage of Delta Community's free Online Bill Pay service! In June, the electronic system that allows you to pay anyone at anytime received a makeover, unveiling new features and adding even more convenience for Delta Community members.

Enhanced functionalities of the new system include:

A Wider Selection of Merchants – The Bill Payee directory has grown tremendously with the addition of a full list of new merchants.

Track Payments at Anytime – The new service includes the addition of a Paper Payment history report so you can track all of your bills free of charge, 24 hours a day.

Less Paper, More Convenience – We can relieve the stress of managing a paper trail by moving more of your bills to electronic payments. No more stamps!

Save Money, Avoid Unnecessary Fees – With the enhanced system, you don't have to worry about accruing late fees from your merchants because you forgot to send a payment. Simply schedule the payments in advance, relax and let us do the rest. You can also schedule recurring payments for the added comfort in knowing that your bills will be paid on time.

And coming this fall, Delta Community will launch an **Expedited Online Bill Pay** feature which will allow for even faster payment options. You may be wasting valuable time each month writing out your bills – discover a safe and easy way to pay your bills today with Delta Community. For more information and offerings regarding Online Bill Pay, log on to www.DeltaCommunityCU.com and view Online Banking.

Rick's Insights

Dear Member,

Welcome to this summer issue of *Insights*. We have several articles you'll want to read as they have helpful, timely tips to make your summer more enjoyable and possibly answer some financial questions you've been wondering about.

I want to make sure you know Congress recently passed legislation to keep deposit insurance at the \$250,000 level it approved earlier. The higher amount was supposed to expire on December 31, 2009. It will now remain in place through December 31, 2013. Remember our coverage is provided through the National Credit Union Share Insurance Fund (NCUSIF) and it affords you the same protection that banks offer through the Federal Deposit Insurance Corporation (FDIC).

Be sure to read about the new Online Banking enhancements we've added. We're very excited to be able to increase the number of merchants participating in our system and provide improved bill tracking for your convenience. Currently, there are more than 38,000 members using our Online Bill Pay and if you're not included in that number, you owe it to yourself to check out our easy-to-use program. You can be confident about security as safeguards are an integral part of our program. And best of all, it's simple to get started. Once you pay a few bills electronically, you'll never want to go back to the old way of writing checks by hand. Switching to Online Bill Pay will reward you in many ways, but the extra time you'll gain will be your favorite benefit.

Even though school is out for the summer, the credit union continues to make the grade. Check out the story about how we continue to support education through our involvement with local Atlanta schools. On a related note, we have awarded three \$5,000 scholarships to outstanding high school seniors who will enter college in the fall. They are: Anika Burrell, Ridgefield, WA (Pomona College or Harvard University), Nancy Ouang, Duluth, GA (Massachusetts Institute of Technology) and Mark Trinquero, Peachtree City, GA (Georgia Institute of Technology).

With the summer in full swing, I hope you're finding time to enjoy a lot of good times with friends and family.

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 Highway
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

SNELLVILLE (in Kroger)

Presidential Commons Shopping Center
1670 Scenic Highway, North
Snellville, GA 30078

STOCKBRIDGE

285 Center Pointe Parkway
Stockbridge, GA 30281

STOCKBRIDGE

5006 Mt. Zion Parkway
Stockbridge, GA 30281

SUWANEЕ (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.

Protect Your Biggest Asset

Here are some tips that may help save your home.

Falling behind on a mortgage is not something that one ever plans to do. In some cases, an unexpected change in financial status, an unforeseen loss of income or a sudden increase in monthly expenses can unfortunately lead to the unthinkable for some homeowners. However, it's important to know that even when you are facing a financial crunch, there are things that you can do to help get back on track with your mortgage and with your life.

Consider these options, if you are behind or think you may get behind on your mortgage:

Evaluate your budget and devise a financial recovery plan: If you've experienced an unanticipated change in your financial status, it's important to immediately evaluate your budget so that you know exactly how much is needed to maintain your monthly living expenses. Often times, a detailed review of your debt to income ratio can help you manage spending and prioritize your expenses. Consider the PERK money management system: ask yourself what expenses do you need to PUT OFF, ELIMINATE, REDUCE or KEEP? After reviewing your budget you can then begin to devise a plan for recovery based on your investments and liquid assets. Because a mortgage is typically the largest monthly financial outflow for most homeowners, it's an expense that should always remain at the top of the list in terms of payment. This is also true because a mortgage is often the largest investment for many people – an investment certainly worth protecting!

Communicate! Communicate! Communicate with your lender: The importance of keeping an open line of communication with your mortgage lender when you are behind on payments cannot be stressed enough. Avoid waiting until the warning of foreclosure before deciding to contact your lender. Falling behind on payments can be stressful enough; you should not feel like you have to face the problem alone. Your lender can offer programs and payment options that may be available to you. Do not wait until it's too late. Use the resources available to you.

Do your research and look for recovery programs: There are many programs available to help homeowners save their home. In addition to those offered by your mortgage company, there may be options found by doing research on the internet, contacting an approved housing counselor or by reaching out to those around you. You never know who may have been in your shoes at one time or another. And, be sure to avoid scams and beware of fraudulent investors or programs that seem too good to be true. By doing thorough research, you should be able to detect dishonest programs.

Finally, if you are behind or if you feel that you could get behind on your mortgage, it is important to remember that you will eventually rebound from the situation. The old saying – *There is light at the end of the tunnel* – is one that definitely applies. Just because you may be experiencing financial hardship right now, does not mean it will last forever. Many homeowners have successfully recovered from financial hardships. And you can too! By considering some of these tips and taking steps to protect your home, you could perhaps save one of life's most precious investments.

It's Time For Summer Road Trips

Warm weather and summer vacation mean it's time for travel. This year, before you pack up the family to hit the road, consider some of the following tips to make your trips economical and safe.

Search for cheap gas. Visit web sites like **GasBuddy.com** to find the cheapest gas in your area. If you're on the road, use a wireless device to access the site and find the lowest gas prices.

Check your tires. Well-conditioned tires will improve your car's handling especially during the summer months. A good rule of thumb is to check your tire pressure often. This can help to prevent blowouts and also improve fuel economy on long trips.

Be prepared. It's always better to plan ahead, so pack an emergency kit for your car. **Edmunds.com** recommends some of the following essentials when traveling: flashlight, flare, first-aid kit, jumper cables, nonperishable food and water.

Get covered. If you're going to buy a new vehicle this summer, consider purchasing GAP insurance. GAP insurance will cover the difference between the loan payoff amount and insurance value if the vehicle is totaled or stolen. Delta Community offers this valuable insurance for only \$280 which can be purchased when your loan is funded. If your existing car's warranty is close to expiring, think about adding an extended warranty. Delta Community's Extended Warranty can be purchased as long as there is 1 day and 1 mile left on the factory warranty. The cost depends on the year, make, model and mileage of the vehicle. The extended warranty also includes roadside assistance and rental car coverage among other features.

The most important tips for your summer travel are to be safe and have fun. Keep these things in mind, and you're sure to have a relaxing and enjoyable summer road trip season.

Real World Estate Planning

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

Accumulating wealth is an important goal for most investors. Not just for their own purposes during retirement, but also for their heirs and charities. But estate tax laws can consume a substantial portion of the wealth you intend to give your heirs and charities unless you have a proper estate plan. Estate plans may bolster the growth of your assets while potentially reducing estate taxes.

Benefits of an Estate Plan

An estate plan can help accomplish several goals, including:

- Pass property to your heirs in an orderly fashion, so that it's not a free-for-all.
- Reduce the expenses and taxes assessed when the surviving spouse passes on.

A Simple Will

A will is the most basic estate planning tool. According to the American Bar Association, approximately 57 percent of U.S. citizens actually have one*. If you don't have a will, the state will arrange one for you after you pass.

While a will is essential, if you die leaving only a will, your estate will go to probate court, which can be expensive and time-consuming. Having trusts that work alongside a will, to specify who gets what and when they get it, can help avoid this process and protect your assets from probate court.

A Revocable Trust

A revocable trust has many benefits, including avoiding probate court. It puts safeguards in place should one spouse become mentally incapacitated, clarifies property distribution, protects assets from in-laws, divorce settlements or creditors and it also aids tax savings.



Pictured: Taylor Hamilton, Julie Bates, Shaun Crawley, Terry Anderson and Debbie Parrish.

Terry Anderson, CRPC®, Julie Bates, CFP®, Shaun Crawley, Taylor Hamilton and Debbie Parrish are Financial Advisors with Delta Community Investment & Insurance Services located at Delta Community Credit Union. Contact our Coordinator, Glenda Algere-Jackson, at **404-677-4890** or **800-544-3328, option 3 then 4** to schedule an appointment with one of our advisors.

*Bankrate, Inc. Poll conducted by GfK Roper Public Affairs & Media, October 26-28, 2007.

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.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

FR040818-D115

Declare Your Independence With Members Insurance Advisors

A wholly-owned subsidiary of Delta Community Credit Union, **Members Insurance Advisors** offers you outstanding service and a variety of competitively priced insurance products including auto, home, boat, umbrella, golf cart, life and more.*

There is an important distinction between Members Insurance Advisors and other insurance agencies. For example, All-State, Nationwide and State Farm are all known as **captive** insurance agencies offering one set of rates and no rate comparison. This means you could be paying more – and getting less coverage for your insurance dollars.

Members Insurance Advisors, however, is an **independent** insurance agency. We aren't bound to a single provider, but rather free to work with multiple insurance carriers. We shop your rate with **multiple** insurance carriers in an effort to ensure we're providing you with the best coverage, at the best price.

Members Insurance Advisors works with you – **and for you**. As your personal insurance advisor, we'll shop your insurance needs with reputable "A rated" insurance carriers like *The Hartford, Travelers, Progressive, Donegal* and *Safeco*.

Give us the opportunity, and we'll be happy to review your current insurance policy to determine if we can possibly save you money and improve your coverage.

Find out more about Members Insurance Advisors by visiting us online at **www.MembersIA.com**, or by calling us at **404-677-8652** or **866-444-4617**. For a quick quote, free of charge, simply email **info@MembersIA.com**.

*At this time, Members Insurance Advisors is writing policies for Georgia only. We expect to be able to extend the benefits of our service to members outside of Georgia soon. Check www.MembersIA.com for updates.

SUMMER EQUALS ENDLESS POSSIBILITIES WITH DELTA COMMUNITY REWARD POINTS



Summertime means family trips to fun destinations near and far such as amusement parks, sporting events, the islands and abroad. As you're planning your trip, remember you can earn points toward more travel and cash back when you use your Delta Community Visa® Check Card and Credit Card.

Your travels will be more rewarding because you'll earn 1 point for every \$2 spent by signing for purchases versus entering a PIN with your Check Card. And, you'll earn 1 point for every dollar spent with your Credit Card. So, make sure you use your Delta Community Visa cards for air, hotel and auto rentals, in addition to dining and entertainment.

Don't forget to check your Reward Points balance to redeem for rewards before your vacation. You can redeem for air travel with no black out dates in addition to gift cards and merchandise such as luggage and other travel accessories.

If you're not a member, enroll today because you'll be able to participate and earn bonus points to celebrate the 5 year anniversary of our Reward Points program this fall!

And if you're looking for a solid credit card to take with you on vacation, look no further. The Delta Community Visa Credit Cards have always offered the most advantageous features and benefits with no hidden gimmicks or fees. Our Visa Check Card also offers great convenience whether you're traveling this summer or staying at home. You can apply today by visiting our web site at **www.DeltaCommunityCU.com** or visiting one of our branches.





Operation HOPE, Lockheed Elementary (Marietta, GA)

DELTA COMMUNITY MAKES THE GRADE

Delta Community was recently honored with an award for the Outstanding Partners in Education by the Fayette County (Georgia) Chamber of Commerce. In a ceremony held to salute outstanding business partners for their efforts in enhancing the educational opportunities for Fayette County students, the credit union's Peachtree City (Wisdom Road and Braelinn) branches received special recognition.

Over the last two years, employees at the Peachtree City - Wisdom Road branch have lent their support to the students and staff at Peachtree City Elementary School through mentoring, afterschool and school improvement programs. Following fundraising efforts, the branch was able to provide the school with funds for supplies, minor school expansion projects and clean-up initiatives.

The Braelinn branch received a special recognition award for the donation of school furniture and for volunteer support at Oak Grove Elementary School.

The credit union's Technical Operations Center, World Headquarters, Airport and Main Office branches were all honored with the Prestigious Business Partner Award for coming together to support Hapeville Elementary School throughout the 2008/2009 school year.

Through a partnership with the non-profit organization, Operation HOPE, Delta Community staff members recently completed a program called Banking on Our Future with the students at Lockheed Elementary in Marietta, Georgia. During the four-week session, volunteer employees from the credit union taught fifth grade students the basic fundamentals of financial literacy.

Deduct-A-Buck Gives You A Voice In Washington, D.C.

A dollar doesn't go very far these days. But at Delta Community Credit Union, your dollar, combined with contributions from your fellow members, can do something special... something powerful. It can make a difference in defending the credit union option for yourself and millions of hard-working Americans who need the services and assistance provided by credit unions.

Just recently, credit unions won another political victory when President Obama signed into law S. 896, the bill that extended federal deposit insurance coverage (NCUSIF) to \$250,000 until 2013. This was accomplished through more than 25,000 phone calls, letters and emails to Congressional leaders by members on behalf of credit unions around the country.

But calls and letters are only a part of the political equation. We must also support credit union-friendly candidates by helping provide an important political resource: campaign funds and grassroots campaign support. For the credit union movement, this is done through the Credit Union Political Action Committee (CUPAC)/Credit Union Legislative Action Council (CULAC).

CUPAC/CULAC promotes the support of electing pro-credit union candidates to the U.S. House of Representatives and Senate through political action committee contributions and grassroots efforts at the state credit union level. It serves as a focal point for organizing credit union political contributions so that contributions go to the candidates who've shown an understanding of credit unions and credit union issues.

You can contribute to CUPAC/CULAC through the Deduct-a-Buck program. An agreement form is included in this article. The program is an easy, affordable method for members to show their support for credit unions and those who have championed them in Congress.

Deduct-a-Buck, like credit unions themselves, is based on the idea of cooperative effort, of individuals united to produce a common good. Its success hinges on the involvement of many to produce the amounts needed to raise our voices above the din in Washington, D.C.

We encourage your support; however, Delta Community will not favor or disadvantage any member by reason of the amount of their contribution or their decision not to contribute.

Contributions to CUPAC/CULAC are strictly voluntary and are not tax deductible. You have the right to refuse to contribute without reprisal.



Yes, I'd like to Contribute!

Mail to:

Delta Community Credit Union
Marketing Department | 1025 Virginia Ave. | Atlanta, GA 30354
Fax to: 404-677-4690

Enclosed is my Check for \$ _____.

Deduct \$ _____ once a month or twice a month

from Checking Account # _____ or Savings Account# _____

Name _____

Occupation* _____ Employer* _____

Signature _____ Date _____

By signing above, you attest that your contribution is purely voluntary. Contributions to CUPAC are not deductible for federal income tax purposes. Contributions will be used for bi-partisan political activities. Contributions may be split between CULAC (Credit Union Legislative Action Council) and Georgia CUPAC.
*Required by Federal Election Commission.



marketing@DeltaCommunityCU.com
Editorial Inquiries: Email us at

Pastorino
Davis, Jeff Deck, Hesper Hall, Renee Jones and Kern
Contributing Writers – Natasha Burroughs, Autumn
Assistant Editor – Ollie Moore
Managing Editor – Madge Brady

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

Mon. Sept. 7 | Labor Day
HOLIDAY CLOSINGS

www.MembersA.com
Web Sites | www.DeltaCommunityCU.com
Mortgage Line | 404-677-8784 or 1-866-963-7811
Audio Line | 404-715-4627 or 1-800-334-7536
Loan Line | 1-888-243.2629

GREAT CONNECTIONS

Assets: \$3,306,000,000 Deposits: \$2,752,000,000
Loans: \$1,970,000,000 Members: 189,932

FINANCIAL STATUS AS OF MAY 31, 2009

P.O. BOX 20541
ATLANTA, GA 30320-2541



Presorted
Standard
U.S. Postage
PAID
PSB
92799