

We apologize! There was a misprint in the mailed version of the article below called "Reward Yourself This Holiday Season". You can earn 1 point for every \$2 spent with your Delta Community Visa Check Card.

# Insights

VOLUME 7 ISSUE 6 | November/December 2009

## Delta Community Loans: Value, Service & Choice

Individual borrowing needs are different depending on your stage in life or the condition of the economy. During these challenging economic times, it helps to have someone on your side that understands the importance of responsible lending. That's why Delta Community offers a variety of loans designed to fit your individual needs at a price that's competitive and serviced by people you trust.

Whether you're in the market for a new car or extra cash for the holidays, we have money to lend and a variety of loans to meet your needs. Visit our [web site](#) for more information on loan products that may interest you. You'll find information on:

- **Car loans** - The end of the year is a good time to buy a car and we also offer a car-buying service. Car Solutions can help you find a car without the hassle of going to a dealer.
- **Personal Loans** - You can use our Personal Loan for anything you want – from cash for the holidays to unexpected emergencies. And, since you pay the loan back over a fixed period of time, you'll know exactly when it's paid off.
- **Personal Line of Credit** – You can borrow the needed amount, and only pay interest on what you use.
- **Overdraft Protection Loan** - This loan saves you the embarrassment of overdrawing your account and the expense of added fees. Plus, you don't pay any interest unless you use the funds.

These loans have competitive rates and an easy application process. For information on rates and to apply for a loan, visit our [web site](#). Additionally, you can call our Loanline at **1-888-243-2629** or come in to one of our convenient branch locations.



## Rick's Insights

Dear Member,

It hardly seems possible that only a few weeks remain in 2009. Of course, the fall and early winter give us some of our best times of the year with family and friends. So take advantage of all the opportunities you have to share special moments with those people most important to you.

This has been an unusual year for our country with many challenges, and the credit union has not been exempt. Recognizing how hard this economy has hit some of our members, we have held a number of financial seminars at our branches. We're also working individually with our borrowers who have experienced problems to help them weather this storm.

In spite of these pressures, the year has still been a successful one. Delta Community's capital position remains very strong, well above peer average. Our asset size exceeds \$3.5 billion. You're saving more and this is reflected in the record deposit growth we've seen this year. Our loan activity is also picking up again as many of you are starting to feel comfortable borrowing for home improvements, cars and other significant purchases, and you are turning to Delta Community for our low rates and low fees.

We opened our Duluth-Sugarloaf branch in February and a Kroger branch in Snellville in July, both bringing more convenience to our Gwinnett members. We increased the size of our Investments & Insurance Services team to better serve you through Members Insurance Advisors, our wholly owned subsidiary; we're now able to provide you with a full suite of insurance products. Our Business Services department has broadened its product line to benefit its existing and new small business owners. Twice during the year, we implemented enhancements to our Online Banking service.

As a result of our innovative product offerings, convenient branches and friendly service, our membership has continued to grow. By the end of the third quarter, more than 11,000 folks found a new financial home at Delta Community, increasing our membership to more than 194,000.

We appreciate your trust in Delta Community. As one of the strongest financial institutions and your not-for-profit financial partner, we'll continue to pass our earnings back to you with products that are timely and at an honest value. Giving back to members is one of the many things which sets Delta Community apart from other financial institutions.

Merry Christmas and Happy Holidays,

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

### NEWNAN

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

### 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)

1030 Delta Boulevard  
Atlanta, GA 30320

See [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com)  
for branch and drive-thru hours.

# Could Online Trial Offers Be Too Good To Be True?

The old saying – *if it sounds too good to be true, then it just might be* – is an appropriate way to describe many of the *trial* offers you may find online. Offers promising FREE or 30-day risk-free trials of beauty and alternative health products seem to flood the internet. Most of these online offers require you to provide a credit card number to cover a minimum trial fee or to pay for shipping and handling costs. The unfortunate truth in many cases is that you may incur recurring charges on your credit card well after the trial period is over.

Though all trial offers are not bad, there's an alarming number of online merchants who make it their business to deliberately use deceiving tactics to prey on consumers. Some of these tactics include fraudulent fees charged to the credit card, misleading or well-hidden terms and conditions and stringent return policies that make it almost impossible to return unsatisfactory products.

## How Can You Avoid Becoming The Victim Of A Deceptive Online Trial Offer?

Avoid becoming a victim of deceptive trial offers by considering the following tips:

1. Be careful when purchasing from online merchants claiming to offer a FREE product or service that requires you to provide a credit card number.
2. Find and read the terms and conditions of the trial offer before proceeding with a purchase. The terms and conditions should clearly state if you are agreeing to a continued supply of the product or if you are consenting to receive a specified supply of completely different products and services.
3. Do your homework before making an online purchase. Visit the Better Business Bureau (BBB) website at [www.bbb.org](http://www.bbb.org) to find out if the merchant has a BBB Rating or a host of consumer complaints. Sometimes a general investigation of the product or company on search engines such as Google.com can shed some valuable light by exposing the views and concerns of other consumers.

If you have participated in an online trial offer and you've noticed charges on your credit card that aren't familiar, the first thing you should do is contact the merchant. In some cases you may have unknowingly agreed to recurring purchases from the same merchant or from other companies. Often times a simple call to the company can result in the reversal of charges and can possibly prevent the accumulation of additional fees and charges.

If you are unable to resolve the situation directly with the merchant, please contact the credit union immediately at 1-800-544-3328. Delta Community Credit Union has fraud monitors who work to protect the accounts of our Visa® and debit cardholders 24 hours a day, 7 days a week. We are committed to keeping your accounts secure but you can help as well by staying alert to the many trial offers or merchant solicitations that seem simply *too good to be true*.

As we move into the holiday season, a time for high-volume card usage, please remember to use good judgment when making online purchases and consider these tips as you shop for your family and friends.

# Reward Yourself This Holiday Season

Festive decorations and colorful lights are everywhere and the holiday spirit is in the air. Merchants are ready for the holiday season. As you begin making your gift list for your loved ones, check it twice and be sure to use your Delta Community Visa® card for your holiday purchases.

You can earn 1 point for each \$1 spent when you use your Delta Community Visa® Credit Card and 1 point for each \$2 spent when you use your Delta Community Check Card. If there's a reward you truly want, don't forget you can earn points faster when your family members and friends who have Delta Community Visa cards enroll in your Point Bank as Contributing Participants.

The gift of giving can be a rewarding experience as you redeem points from our flexible rewards suite and earn cash back starting at just \$25, merchandise and merchant gift cards. In addition, redeem and give to your favorite charity or take a long-awaited trip.

Log in to your Reward Points account today to view your balance and the robust rewards you can redeem. If you aren't enrolled in Reward Points, log in to Online Banking and select **Reward Points** under Tools and Services. You can enroll as a Primary or Contributing Participant and receive 2,000 bonus points.

Enjoy the gift of giving and redeeming!



# A Lengthy Retirement Can Be Challenging

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

Everyone hopes their retirement is healthy and happy and lasts as long as possible. The rapid pace of medical innovations plus healthier lifestyles has led to longer and healthier retirements than ever before. But a lengthy retirement is a double-edged sword that brings both rewards and challenges. Here are some of the issues you need to think about.

## Outliving your money

For someone who retires at 65, then goes on to live another 30 years to age 95, having enough money to last throughout those years can be a challenge. Social Security will pay you a monthly check as long as you live, but... not a very big check.

Most everyone will need to supplement Social Security with withdrawals from their savings and investments. This can be a tricky adventure without proper planning. It may make sense to work with a financial advisor who specializes in retirement spend-down strategies.

## Funding good health care

Medicare health insurance kicks in at age 65, even if you claim Social Security early at age 62. Medicare is a good insurance program, but it does not cover everything. Plus there are deductibles and co-pays. One potential solution is to purchase a supplemental insurance policy that can help cover these expenses.

## Caring for yourself

Another factor in living a long life is facing the possibility that you may not be able to care for yourself at some point. The simple tasks of daily living can become too much for many people. Arranging for the care you may need in the future usually includes some long-term care insurance and/or planning.

## Opportunities and Challenges

While we all hope for long and healthy "golden years", it is important to realize that our increased longevity presents a new set of challenges. To make sure you are prepared for both the opportunities and challenges of a long retirement, work with a financial advisor who understands the full impact.

**Delta Community Investment & Insurance Services can help with your retirement planning goals and more. Planning for a lengthy retirement is just one more way you can invest in tomorrow ... today.**



*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. Email us or 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.

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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# Protect Your Debt Before The Unexpected Happens

We all have dreams for the future and whether it's saving for college or a happy retirement, no one likes to worry about how debts will be repaid should something unfortunate happen. For many of us the past few years have been filled with economic uncertainties. From declining home values to record unemployment, we're all looking for ways to protect our future and our financial obligations.

In January of 2010, we'll introduce a new product that can be purchased to protect your loans at the credit union. Delta Community's Payment Protection will offer comprehensive option packages designed to assist you with your financial needs.

**Depending on the option you choose, here are a few good reasons to consider our Payment Protection program.**

- Helps protect you and your family against financial hardship should the unexpected occur
- Protects your credit rating and loan collateral
- Reduces the financial burden on your family should you die, become disabled or involuntarily lose your job.

When it comes to your financial dreams, you can count on Delta Community to provide you and your family with timely products that are designed to help keep those dreams a reality. As we move into the New Year, we'll give updates about enrollment, eligibility and maximum benefits of our new Payment Protection program.

## SOLVE YOUR INSURANCE NEEDS WITH MEMBER INSURANCE ADVISORS

Looking for an insurance provider that works to save you money, improve your coverage and take the hassle out of the process? If so, then you'll be right at home with Members Insurance Advisors. And of course, you'll get the same personal, professional service you've come to expect from Delta Community.

Part of that service commitment means that Members Insurance Advisors works to simplify the process of determining which insurance policy is right for you. They do this by making the phone calls and doing the research - so that you don't have to. They shop your rate with a variety of "A rated" insurance carriers with names you recognize and respect like The Hartford, Progressive and Travelers in an effort to provide you with the best coverage at the best value for your individual circumstances.

Members Insurance Advisors, a wholly owned subsidiary of Delta Community Credit Union, offers convenient access to a variety of competitively priced insurance products including auto, home, boat, umbrella, golf cart, life and more.\* Visit our **web site** to find out if Members Insurance Advisors can possibly provide you with better coverage and value for your insurance dollars.

You can also get a free quote on car, homeowners, flood and other insurance coverage by completing an online form located under the Quotes tab on their web site. The quote form only takes a few minutes to complete. We will take the information you provide and determine if any discounts are available with our carrier partners. A personal insurance advisor will then contact you.

Members Insurance Advisors is ready to serve your insurance needs during the holidays, throughout 2010 and beyond. Contact them today by calling 404-677-8652/866-444-4616 or emailing **info@MembersIA.com**.

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

\*Members Insurance Advisors is currently writing insurance in Georgia only. They expect to begin writing in other states soon. Check **www.MembersIA.com** for updates. Nondeposit insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.



## ONLINE BANKING LOGIN IS IMPROVED AND MORE SECURE

You'll soon notice a difference in your Delta Community Online Banking login experience. We're simplifying the existing authentication process. Over the next few weeks, we will remove the registration and sign-in procedure that requires you to remember personal verification questions before accessing your account. The new login procedure will be much simpler and even more secure. When accessing your account for the first time after the new login system is in place, you'll see a quick and easy set up process for each computer you use regularly. This change will become effective around the first of the year.



## Shopping For A Mortgage? New Rules Protect Your Rights

Now more than ever, we all understand the importance of carefully comparing your options when shopping for a mortgage. Some new government regulations are designed to protect the rights of consumers and make it easier to find a fair, affordable mortgage that you can live with for years to come.

### The Federal Reserve Board has implemented the following rules for mortgages made on or after October 1, 2009:

- Mortgage lenders may not coerce a real estate appraiser to misstate a home's value
- You will receive a "good faith estimate" early in the process, clearly showing the costs and terms of the mortgage
- A lender can charge you a fee for obtaining your credit report. However, they can't charge any other fees in connection with an application until you receive the early disclosures
- At least seven days must pass between the time when the early disclosures are mailed and the date of your closing
- Other rules deal with Annual Percentage Rate disclosures, advertising standards, good faith estimate forms and more

Here at Delta Community, you can trust that we're on your side when it comes to honoring your rights and helping you find the mortgage that will work best for you. Our goal is to provide you with a mortgage that truly fits your needs and suits your financial situation. Whether you're a first-time homeowner, refinancing an existing loan or making improvements to your current home, we offer a wide selection of home loan products to service a variety of needs. And, because we want all of our applicants to feel at ease through their home buying process, each applicant is assigned a Home Loan Specialist to help walk you through the process.

Call 1-866-963-7811 to speak with a mortgage representative, or visit our **web site** to learn more about the programs we offer.

#### Sources:

FDIC Consumer News Summer 2009 - <http://www.fdic.gov/consumers/consumer/news/cnsum09/index.html>  
and Federal Reserve Press Release - July 14, 2008 - <http://www.federalreserve.gov/newsevents/press/bcreg/20080714a.htm>



### FINANCIAL STATUS AS OF NOVEMBER 30, 2009

Assets: \$3,574,000,000      Deposits: \$3,012,000,000  
Loans: \$2,150,000,000      Members: 196,350

### GREAT CONNECTIONS

Loan Line | 1-888-243-2629  
Audioline | 404-715-4627 or 1-800-334-7536  
Mortgage Line | 404-677-8784 or 1-866-963-7811  
Web Sites | [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com) [www.MembersIA.com](http://www.MembersIA.com)

### HOLIDAY CLOSINGS

Fri. Dec. 25 | Christmas Day  
Fri. Jan. 1 | New Year's Day  
Mon. Jan. 18 | Martin Luther King, Jr. Day (observed)

*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.

