

# Insights

VOLUME 8 ISSUE 1 | January/February 2010

## Rick's Insights

Welcome to the first issue of *Insights* in 2010! A new decade always presents opportunities to reflect on the past and to rededicate our energies to building on our past successes.

2009 was a year filled with financial challenges for the credit union, just as it probably was on a personal level for each of you. As a result of our conservative business practices and long-term focus on our members, we were able to avoid many of the obstacles other financial institutions encountered. Because we continued lending to individuals and small business owners using the sound underwriting practices we have always followed, our loans grew. Many institutions were unable or reluctant to extend additional credit due to the losses they had incurred; however, we experienced strong loan growth and ended the year with \$2.3 billion in loans, a 21% increase over 2008.

Along with our outstanding loan growth, we had a record number of consumers join the credit union. We ended the year with 197,000 members. People are looking for a better way to bank, and we believe they are finding that Delta Community offers the excellence in products and services they're looking for. We anticipate that we will see this trend continue and increase this year, making 2010 an even better year financially for the credit union and ultimately benefiting you as a member.

We are introducing our "10 Reasons to Switch in 2010" campaign in this issue. You'll see advertising and promotions throughout the year that speak to our belief that this is the year for you to make us your primary financial institution by switching over all your banking, insurance and investment accounts to Delta Community and to bring in your friends and family as new members. We have a lot of exciting plans to bring you new and innovative products this year that will enhance your financial lives.



Be sure to check out the information on page 3 about DCC"U", our scholarship program. This is the fifth year of our scholarship program, and we have given out a total of \$60,000 to 12 credit union members during their freshman year of college.

Community involvement is important to the credit union staff, and I think you should know this. We are happy to report through staff fundraising and member donations we were able to present Children's Miracle Network with \$288,000 for the 2009 fundraising year. In addition, our employees are active participants in Relay for Life events in counties where we have a large presence.

Our annual meeting is Monday, March 15 at 5:15 pm at our 1025 Virginia Avenue location. Plan to join us if you can.

Please call on us to help you meet your financial goals this year. If you're experiencing problems, look to us for answers. We're always glad to be a part of the solution whenever we can.

Regards,

Rick Foley  
President & CEO

## Atlanta Metro

### ATLANTA

1025 Virginia Avenue  
Atlanta, GA 30354

### ATLANTA

Hartsfield-Jackson Atlanta  
International 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)

Residential 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

### SOUTHLAKE, TX (DALLAS METRO)

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

### 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)

## Delta Air Lines

### ATLANTA (TECHNICAL OPERATIONS CENTER)

1775 Aviation Boulevard  
Atlanta, GA 30320

### ATLANTA (WORLD HEADQUARTERS)

1030 Delta Boulevard  
Atlanta, GA 30320

Visit our web site for branch  
and drive-thru hours.

# Now That The Holiday Season Is Over, Check Your List Again

Did you know that your purchase transactions double during the holiday season? With more purchases being made online, consumers are more vulnerable to the possibility of fraudulent or “*unfamiliar*” charges appearing on their credit card account.

An “*unfamiliar*” charge could either be a fraudulent transaction or a disputed transaction. A fraudulent transaction is a charge from a merchant that you haven’t done business with or authorized a transaction. A disputed transaction is a charge from a merchant you’ve done business with; however, you don’t want to pay the charge because you’re dissatisfied with the merchandise or quality of service. In this issue, we’ll discuss what you should do to dispute a merchant transaction.

Before you file a dispute claim you must attempt to resolve the issue with the merchant.

## Contact the merchant

- Review the transaction receipt for a phone number or web address.
- The merchant will likely need the following information to pull up your account:  
Your name, email address, phone number, and/or card number.
- Ask the merchant to issue a credit for the charge(s) in question or cancel the service.
- When speaking with the merchant take good notes. Providing details to support your dispute helps us have a greater rate of success in recovering your funds and receiving a credit on your account faster. Here's what you should write down:
  - The name of each person you speak to and the date
  - What they agree to do for you
  - Confirmation and/or Cancellation numbers (you may have to ask for them)
  - How many days it will take before you receive your credit. For face to face transactions always request a credit slip.
- Keep any correspondence (faxes, emails, invoices, credit slips) to and from the merchant.
- If you can't find their contact information on the transaction receipt, online, or in the phone book, please call the credit union.

After you have followed the steps above, you can then file a Dispute Claim; however, it may take up to 30 days for the merchant to process the credit to apply to your account.

You can always check the status of your Dispute Claim by contacting us at 1-800-544-3328.

\*\*\*All disputes are subject to merchant terms and conditions.\*\*\*

# Save With Members Insurance Advisors

Contacting Members Insurance Advisors\* is a great way to see if you can save money on your insurance costs in 2010 – and beyond. A wholly owned subsidiary of Delta Community Credit Union, Members Insurance Advisors is committed to ensuring your best interests are always covered when it comes to your personal insurance needs.

## The Members Insurance Advisors advantage includes:

- A personal insurance advisor who will take time to review your coverage, research options, and then talk with you in a friendly and informative way about whether or not we can help you.
- Competitively priced products written through "A" Rated insurance carriers like AAA, The Hartford, Travelers, Progressive and more.
- A complimentary yearly insurance review to see if any coverage improvements or savings opportunities might have developed over the past year on your car and homeowner's insurance.

We can write an insurance policy on the things that are important to you like your home, your car or your boat. We offer additional coverage with an umbrella policy or liability protection against damage or injury if you own a golf cart. We also offer life insurance and soon we will be adding cancer insurance. Information about cancer insurance will be posted on the Delta Community and Members Insurance Advisors web sites once this coverage is available to credit union members.

Best of all, we make it easy to see how we compare to your current coverage. All you have to do is complete an online form located under the Quotes tab at [www.MembersIA.com](http://www.MembersIA.com). An insurance advisor will then contact you to discuss if Members Insurance Advisors can offer any savings or improvements with your insurance. You can also contact us directly at **404-677-8652/1-866-444-4614** or email [info@MembersIA.com](mailto:info@MembersIA.com) for more information.

Giving you access to licensed insurance professionals who care about helping you and your family achieve financial security is what Members Insurance Advisors is all about. Don't pay more for your insurance when you could possibly save or get more for your insurance dollars with Members Insurance Advisors.

## Make the switch to Members Insurance Advisors today!

\*Members Insurance Advisors is currently writing policies in Georgia only and they expect to begin writing in other states soon. Check [www.MembersIA.com](http://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.**

# It's DCC "U" Scholarship Time



## Delta Community is committed to help "U" succeed not only via our products and services, but also with our DCC"U" Scholarship Program.

The DCC"U" Scholarship Program awards annual scholarships to assist students in their quest for higher education at a "U"niversity, College or Technical Institute. Scholarships are awarded based on high school academic achievement, school/community involvement and submission of an essay on a topic selected by the credit union.

2010 Scholarship application and full program details can be found at [www.DeltaCommunityCU.com/Scholarships](http://www.DeltaCommunityCU.com/Scholarships).

Call for Entries: Applications must be received by Monday, April 12, 2010. Winners will be notified on or before May 14 and will be posted on our web site by May 18.



# Build A Better Financial Future In 2010

## Delta Community Investment & Insurance Services

Delta Community Investment & Insurance Services is all about helping you build richer lives for you and your family. We do this by offering a variety of financial planning products and services, along with access to a team of financial advisors who have the experience and education needed to earn your trust and confidence.

Empowering you with education is important to us. Simply put, our greatest asset is an informed client. Choices give you greater control over your financial future. Our commitment to empowering you with education is reflected in complimentary educational workshops we offer throughout the year.

In 2010, you can continue to rely on us for access to the information you need to build a better financial future for both you and your family. Here are some of the workshops Delta Community Investment & Insurance Services plans to offer this year:

- **New Rules for Roth IRAs** – Learn about the eight things to know before deciding whether to do a Roth IRA conversion, how the new rules may affect your retirement planning, whether converting is right for you and your family and more.
- **Long Term Care Planning** – The financial, physical and emotional impact of a long term care situation on a family can be devastating. The good news is you have options to help protect your assets, including long term care insurance. Explore the many options available to help you manage long term care expenses should the need arise.
- **18 Things to Know About Retirement Planning** – Retirement planning doesn't have to be complicated. This broad, non-product oriented workshop focuses on "big picture" strategies and gives you insight into what you can do now to prepare for retirement in an easy to understand format.



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

Julie Bates, CFP®, Terry Anderson, CRPC®, Debbie Parrish, CRPC®, Shaun Crawley and Taylor Hamilton 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 **1-800-544-3328, option 3 then 4** to schedule an appointment with one of our advisors.

To find out more about our upcoming workshop schedule, including dates, times, locations and registration links, visit [DeltaCommunityCU.com](http://DeltaCommunityCU.com), click Community, then Events & Education. If you are not available to attend a workshop, don't forget our advisors are available by appointment to meet with you at a Delta Community branch location around metro Atlanta or by phone.

## Delta Community Investment & Insurance Services, your financial coach for life's events.

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. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR120918-0376



**We're giving you 10 Reasons to Switch to Delta Community in 2010. And, even if you're already a member, you may discover a new Reason to Switch more of your business to us.**

1. Our staff provides caring service and has a passion for teaching people how to bank smarter. We periodically offer financial seminars on topics such as home buying, understanding your credit score and planning for your financial future.
2. Because we're not-for-profit, we're able to give back earnings to our members in the form of higher rates on deposits, lower fees and other benefits.
3. Delta Community gives you access to a dedicated home loan specialist to guide you through the sometimes complicated home buying process. We can answer your questions and help you choose the mortgage that works best for you. Learn more about our competitive rates and mortgages with no origination fees which can save you money.
4. Bank where you live or work. Visit one of our 19 metro Atlanta branch locations or manage your accounts online.
5. We offer a no hoops, high-interest Checking Account.
6. When you choose a Delta Community Visa® credit card, you'll enjoy a competitive, low rate without the hassle of excessive fees. You can also earn points toward cool rewards such as cash back, travel with no black out dates, merchandise and gift cards.
7. Our licensed insurance and investment professionals will help you and your family achieve financial security.
8. We have low car loan rates with a variety of terms and flexible payment options.
9. Delta Community has money to lend to qualified, small to medium sized businesses. Our relationship team will work with you to tailor our products and services to fit your business needs.
10. We're Georgia's largest credit union and have a 70-year history of sound, conservative financial operations.

**These 10 reasons are why you should choose Delta Community in 2010.**

## Switch To Our High-Interest Checking

As a member of Delta Community Credit Union, you may already have our High-Interest Checking Account, but if not, why not switch over to one now? You can enjoy features such as no monthly fee, no balance requirement and no hoops to jump through to earn interest. It's one of the ten reasons to make the switch to Delta Community in 2010.

If you currently have a Checking Account with the credit union, why not share with friends and family why they should choose us to service their financial business? Once they find out about our easy-to-access financial resources, they'll be happy that you referred them.

Plus, when you refer eligible family members, co-workers or friends, each of you can earn up to \$30\*, just by them opening the following services:

- \$10 when the new member opens a Savings & Checking Account with check card.\*\*
- \$10 when the new member establishes direct deposit.
- \$10 when the new member signs up for and uses Online Bill Pay.

**Visit our web site to learn more about our referral program and how you can earn your bonus.**

\* \$5 of the total cash earned by new member will be used as their required \$5 share in Delta Community Credit Union. Checking Account with check card is a requirement for this promotion. Referred member must qualify for a Checking Account within Delta Community CU guidelines. Total money earned will be credited 8-12 weeks from referred member's account opening date. Bonus earned through this promotion is subject to IRS reporting. Existing member and referred member must be 18 years or older. Existing member must be in good standing at Delta Community Credit Union. \*\* Check card can earn Reward Points, however enrollment is not automatic and requires a separate enrollment process to participate in program. Enroll at [www.deltacommunitycu.com/personal](http://www.deltacommunitycu.com/personal).

# Reward Points Is Changing To Bring You Added Convenience And Flexibility ...

## additional changes will strengthen the overall program

Effective February 21, 2010, Reward Points participants will be able to take advantage of an upgraded air travel program. We're pleased to be able to provide you the flexibility to combine Reward Points and cash to purchase air travel. For as little as 10,000 points, you can redeem \$100 off any published fare on almost any airline. Other great benefits that you'll enjoy are:

- No blackout dates
- No required 21-day advance purchase\*
- No required roundtrip or Saturday night stay\*
- No more ticket price caps
- No need to burn extra points for a 'rule buster'
- Optional rental car and hotel booking when you book air travel

To ensure our free Reward Points program remains strong, we're also making minor adjustments in the pricing of our \$25 and \$50 gift card options. \$25 gift cards will require 3,000 points and \$50 gift cards 6,000 points to redeem. \$100 and \$150 gift card options won't change and will continue to require 10,000 and 15,000 points respectively.

In addition, unused points will expire after three years. Points expire based on their age at the end of each calendar year. Therefore, at the end of 2010, points earned during 2007 that have not been redeemed will expire. We'll be adding some exciting new merchants to our program in the next few months so you'll have even more redemption options to consider.

\*Any air ticket purchased or redeemed through the Reward Points program will be governed by the applicable fare rules of the carrier for the ticket being purchased.

Correction: Please note that the November/December 2009 issue of Insights contained an error on page 2, *Reward Yourself This Holiday Season*. The correct verbiage should read: You can earn 1 point for each \$1 spent when you use your Delta Community Visa Credit Card and 1 point for every \$2 spent when you use your Delta Community Check Card.

## FINANCIAL STATUS AS OF DECEMBER 31, 2009

Assets: **\$3,570,000,000**      Deposits: **\$3,015,000,000**  
Loans: **\$2,294,000,000**      Members: **197,202**

## 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

Mon. Feb 15 | **President's 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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