

Insights

VOLUME 9 ISSUE 2 | March/April 2010

Rick's Insights

Dear Member,

There's a lot going on here at Delta Community this year, which happens to be our 70th year in business. We've grown from a very small operation created by Delta Air Lines employees as a savings and loan cooperative to the largest credit union in Georgia with \$3.6 billion in assets, making us a very strong and stable financial institution, with a net worth above peer credit unions and far in excess of the average for many banks.

We held our annual meeting on March 15, 2010. Unlike many financial institutions, we were able to report that even with the bad economy, 2009 turned out to be a good year for the credit union with strong member, deposit and loan growth.

We're pleased to be in the position to bring you new benefits and products. Credit union members can now take advantage of BALANCE, a financial fitness program, that members can access either through our Web site or by calling a toll-free telephone number. And within the next few weeks, we'll be announcing the implementation of some new products on the technology side. We'll introduce a state of the art mobile banking platform and also a personal financial management tool for members. In addition, our rewards program that offers points every time you use your Delta Community Visa® Check and/or Credit Card(s) has recently added some new upscale merchants, including: Morton's The Steakhouse®, SpaFinder®, Brooks Brothers, Restoration Hardware, Saks Fifth Avenue, Sephora, Williams-Sonoma® and Jos. A. Bank.

Our Spring Car Sale is fast approaching. The date is Saturday, April 24, and as usual, will be held in the back parking lot of the credit union Home Office located at 1025 Virginia Avenue. There will be hundreds of used and new cars to choose from and with our low loan rates, this is an excellent time to make that purchase you may have been putting off. Be sure to get pre-approved so you can sail through the purchase process once you find the car or truck that's right for you.



And, in connection with our Spring Car Sale and our 10 Reasons to Switch in 2010 promotion introduced in January, we're offering a special 0.25% discount on our car loan rates for new, used, and older used cars. Additionally, all car loans funded by the end of April will automatically be entered for a chance to win one of 20 \$100 gas cards.

Thank you for your continued loyalty and the best to you and your family. Enjoy all your spring activities and remember to engage us in all your financial needs.

Regards,

A handwritten signature in black ink, which appears to read "Rick Foley".

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

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)

Delta Air Lines

ATLANTA (TECHNICAL OPERATIONS CENTER)

1775 Aviation Boulevard
Atlanta, GA 30320

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

COMING SOON

GAINESVILLE

Village Shoppes of Gainesville
821-891 Dawsonville Highway
Suite 140
Gainesville, GA 30501

SOUTHLAKE, TX (DALLAS METRO)

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

How Are You Funding Your Small Business?

In a down economy, more and more new small businesses are taking off at an astronomical rate. Most small business owners have aspirations of being the next Bill Gates, or at minimum, reaping a level of financial success and security they wouldn't have had working for someone else.

In order to launch or continue to grow their business, a significant number of owners use their own money to finance daily expenses, inventory, equipment and in some cases commercial property. Funding may come from personal savings, retirement, credit cards, friends and bartering. This is otherwise known as *bootstrapping*. While the bootstrapping approach may work in the interim, small business owners often find that this isn't only risky, but an ineffective long-term financing strategy.

By using personal credit to fund business activities, small business owners jeopardize not only their personal assets, but most importantly their personal credit profile. When seeking formal business financing, a small business owner's personal credit profile may appear over-extended because his/her personal credit cards and equity lines are maxed out.

Another reason bootstrapping isn't a wise funding approach is the lack of a tracking expense system. This impedes the small business owner's ability to assess how successful or challenged the business may be.

Don't fall into the bootstrapping trap. If you're using your personal credit card and other lines of credit to fund your business activities, check out Delta Community's Visa® Business Platinum Rewards credit card. Having one will allow you to focus on what's important—your business. You'll have a separate line of credit available to make small-to-large business purchases, easily track and control your expenses and earn rewards for free toward travel with no black out dates, cash back, gift cards and more. We have a knowledgeable and friendly staff of Business Service Specialists who make the process simple and fast. For more information, contact us today at **1-866-608-3228**.



Members Insurance Advisors Now Offers Aflac Coverage

For An Ongoing Concern

Despite the best efforts of doctors, researchers and countless organizations, cancer remains a major concern for many individuals and families from all walks of life. It does not discriminate by age or ethnic background, nor is it limited to a single gender.

Major medical insurance can help with the cost of cancer treatment, but it often falls short when it comes to out-of-pocket expenses, including travel, food, lodging, child care and household help. If the diagnosis forces an individual to miss work while seeking treatment or during recovery, everyday expenses can mount quickly – especially when you add a mortgage, or rent, car payments and utility bills to the mix. If another family member has to miss work to take care of the diagnosed individual, the effects can be doubled. Fortunately, Aflac's cancer/specified-disease insurance policy*, now offered through Members Insurance Advisors, was designed with these issues in mind.

If cancer is diagnosed in a covered individual, the policy will pay cash benefits directly to the policyholder (unless assigned), regardless of any other coverage he or she may have. Most claims are processed in just four days.** This means that when policyholders are at their most vulnerable, selecting Members Insurance Advisors for your insurance needs becomes even more valuable. And in economic times like these, that's a little peace of mind we can all use.

The Aflac cancer/specified-disease policy is just another example of how Members Insurance Advisors works for you. For more information about this coverage, visit Members Insurance Advisors online at www.MembersIA.com or call **1-866-444-4617/404-677-8652** for an appointment.

For residents of New York, coverage is available from American Family Life Assurance Company of New York (Aflac New York). Aflac is not licensed in the state of New York.

*Policies A76100ID and A76100OK

**As of 12/31/08

American Family Life Assurance Company of Columbus (Aflac)

MMC09911 9/09

Members
Insurance Advisors, LLC®
A SUBSIDIARY OF DELTA COMMUNITY

Get Connected!

We've not only been expanding to connect with you through branches, we're also creating a stronger online presence to connect with you there as well.

Here are a few of the social media sites we can be found on these days:

- Friend us on **Facebook**
- Follow us on **Twitter**
- View videos on **YouTube**

facebook

twitter

YouTube

Investment & Insurance Services ... The Answer To Your Retirement Planning Needs

Retirement has changed over the years. Increased life expectancy and changes to employer sponsored retirement plans have impacted both the approach and scope of retirement planning. Because of these changes, it's now more important than ever to think long term and to have a comprehensive, "big picture" strategy.

As your financial coach for life's events, here are a few examples of the type of retirement planning questions you need answered:

Protecting Your Health and Your Wealth

Does the distribution of assets in your Will or Trust[†] complement or contradict the beneficiary designations in your 401(k), life insurance, and credit union accounts?

Principles of Investing

How actively involved do you want to be in everyday investment decisions?

The Ins and Outs of IRAs

If you inherited an IRA account, would you know how to avoid immediate taxation and penalties?[†]

Investment Expenses

Do you understand the difference between load, transaction fees and expense ratios for the investments you hold, including your 401(k) plan at work?

Income Tax Issues In Retirement[†]

Did you know that if you draw a pension from your employer before age 59½ that you may be subject to a 10% early withdrawal penalty based on your age at retirement?

Social Security and You

Will your Social Security payment be reduced if you continue to work while collecting a benefit?

You don't have to face retirement alone. If your Financial Advisor isn't asking the right questions, then maybe it's time to switch to Delta Community Investment & Insurance Services.*

**Start on your journey to a more financially secure future with
Delta Community Investment & Insurance Services today!**



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

Julie Bates, CFP®, Terry Anderson, CRPC®, Debbie Parrish, CRPC®, Shaun Crawley, CRPC® 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 a complimentary consultation with one of our Financial Advisors.

[†] Representative is neither a tax advisor nor attorney. For information regarding your specific tax situation, please consult a tax professional. For legal questions, including a discussion about estate planning, please consult your 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. CUNA Brokerage Services Inc., is a registered broker/dealer in all fifty states of the United States of America. FR031010-218B

It's Time To Switch To A New Car

This year we're highlighting Ten Reasons to make the Switch to Delta Community. Reason number eight features our low-interest car loan rates. And now through April 30 you can finance a new or used car at the credit union and get rates as low as 3.75% APR*! Plus, when you open a car loan during this period you'll be entered for a chance to win one of TWENTY \$100 gas cards.**

Whether you purchase or refinance from another lender, you'll find that financing your car through the credit union is a quick and easy process. You'll like our simple application process and the other benefits we offer including:

- Loan pre-approvals
- Optional payment protection
- Flexible payment options

If you're looking for a new ride, you can make the search easier by using Car Solutions, our car-buying partner. They've been serving members for over 17 years with hassle-free pricing that you'll appreciate. Give them a few details, and they'll work hard to find exactly what you're looking for. If you'd like more information, you can contact them at www.CarSolutions.com or at 404-530-9000 or 1-800-226-5152.

Remember to "Save the Date" for Delta Community's Spring Car Sale! Visit the Virginia Avenue Branch in Atlanta on April 24, for a great selection of new and used cars and awesome deals. You can also enter to win one of TWENTY gas cards.

*Rates are dependent upon credit history, term of the loan, year of the vehicle and are subject to change.

**No purchase necessary to win. Alternative write-in method of entry available. Void where prohibited. Promotion ends April 30, 2010. For official rules visit DeltaCommunityCU.com.



Lighten Your Wallet ...

Use The Delta Community Visa® Check Card For All Your Daily Purchases

Have you ever waited in a checkout line for what seems like an eternity for the customer in front of you to pay for groceries with a check? Or, have you ever incurred a late payment because you forgot to mail your bill payment?

The Delta Community Credit Union Visa® Check Card is a free, safe and easy solution. You can pay for all your daily purchases just by presenting your Visa Check Card where you see the Visa logo. When you sign for purchases, you're protected against fraudulent transactions with Visa's Zero Liability policy. Always review your transaction history and report unauthorized activity immediately.

You can manage your monthly bills better by using your Visa Check Card for recurring bill payments such as insurance, utilities, cell phone service and gym memberships. It's as simple as contacting the company and providing them your card number. Visit www.DeltaCommunityCU.com/VisaBillPay for a complete list of merchants. All of the recurring bill payment transactions will appear on your monthly statement for easy recordkeeping.

You can earn rewards with our Credit Card, too. Simply enroll in our free Reward Points program and earn 1 point for every \$2 spent in qualified purchases. Use your Visa Check Card to sign for your purchases or recurring bill payments. You'll earn points toward flexible rewards such as cash back, travel with no black out dates, gift cards and more.

It's easy to apply for a Visa Check Card. Log in to Online Banking and select the **Visa/ATM/HSA Card Mgmt** link from the **Tools and Services** menu. Or, stop by any one of our 22 branch locations where you can apply and have your card issued right away.

So lighten your wallet! Use the Delta Community Visa Check Card as the payment tool of choice for all your spending needs.



Balance Your Finances With This New Member Benefit

BALANCE Financial Fitness Program

Delta Community is dedicated to helping you realize your financial goals – reducing your debt, saving for higher education, buying your first home, or planning for retirement. Which is why we are excited to announce your newest benefit of membership: the BALANCE Financial Fitness Program.

Through BALANCE, you have access to free, unbiased money management information and assistance. All you have to do is make a toll-free phone call.

BALANCE counselors can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment will be scheduled – giving you the personal attention you need to meet your objectives.

If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan. BALANCE negotiates with creditors to reduce interest and fees so you can pay your debt quickly and efficiently. As a member of Delta Community, the program's monthly administration fee of \$35 is waived.

To use the new program, simply call **1-888-456-2227**. Counselors are available Monday through Thursday, 5 a.m. to 8 p.m., Friday, 5 a.m. to 5 p.m., and Saturday, 8 a.m. to 5 p.m. (PST) or visit **www.balancepro.net** for more information. You can also access BALANCE from our Web site.

We recognize that money concerns have a serious effect on our members' quality of life. Now, through our newest partnership, you have access to the very best professional guidance – so you can achieve financial security faster than you ever thought possible.

BALANCE is a wholly-owned subsidiary of the Consumer Credit Counseling Service of San Francisco. BALANCE provides financial counseling to numerous companies and credit unions nationwide.



FINANCIAL STATUS AS OF FEBRUARY 28, 2010

Assets: **\$3,575,000,000** Deposits: **\$3,109,000,000**
Loans: **\$2,332,000,000** Members: **199,934**

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**, **www.MembersIA.com**

HOLIDAY CLOSINGS

Mon. May 31 | **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.

Managing Editor – Madge Brady
Editor – Ollie Moore

Contributing Writers – Natasha Burroughs, Autumn Davis, Jeff Deck, Hesper Hall, Kem Henderson and Renee Jones

Editorial Inquiries: Email us at marketing@DeltaCommunityCU.com



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

