

# Insights

VOLUME 9 ISSUE 3 | May/June 2010

## Rick's Insights

Dear Member,

Welcome to the May/June issue of *Insights* – it's hard to believe we're near the halfway mark for 2010. We've been busy on the development side and bring you information in this issue on several new products. Take a few minutes and read up on some of the new and member-centric products and services that we've added here at Delta Community. There's something for everyone in this varied group.

Our Young Adult Visa® Credit Card has been on the market just a little over a month and is creating a lot of interest among those eligible, as well as their parents. Young adults now have a Delta Community Visa Card designed to meet their unique needs as they find themselves embarking on college careers or entering the workforce as full-time employees for the first time. With our card comes emphasis on financial education to help prepare young people to deal with credit and other sometimes complex financial issues in an ever-demanding economy.

Please take a look at our article announcing that business insurance is now offered by Members Insurance Advisors, our wholly owned subsidiary. We are pleased to bring our members who have business accounts with us this additional service. Members Insurance Advisors is a full-service insurance company – for individual or business accounts – that you should check out as you have new insurance needs or as your insurance plans are



coming up for renewal. In many cases, they may be able to save you some money, and they can always bring you Delta Community-style service.

If you're in the market for a new home or looking to refinance, now's the perfect time for you to work with one of our home loan specialists. We're featuring home loans from May to June in the second phase of our 10 in 10 Sweepstakes Promotion. All of the details of this exciting promotion are noted on page 5.

Enjoy the summer months and remember to look to the credit union if you need a loan for a vacation, a boat, second car or to add on to your house. We're here to make your financial life easier and better so let us do what we do best.

Regards,

A handwritten signature in black ink that reads "Rick Foley".

Rick Foley  
President & CEO

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# 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

## GAINESVILLE

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

## MARIETTA

2627 Dallas Highway, SW  
Marietta, GA 30064

## MARIETTA

1205 Johnson Ferry Road  
Marietta, GA 30068

## NEWNAN

1825 Highway 34, East  
Newnan, GA 30265

## 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 Intl 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

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

### SOUTHLAKE, TX (DALLAS METRO)

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

### ATLANTA (WORLD HEADQUARTERS)

1030 Delta Boulevard  
Atlanta, GA 30320

Visit our website for branch and drive-thru hours.

# Start Them On The Right Path Today



Over the next month or two, your son or daughter will be graduating from high school and preparing to embark on a new journey armed with the wisdom and insight you've instilled in them to make informed decisions.

A key lesson young adults need to understand before leaving home is smart financial management. That's why we've launched the Delta Community Young Adult Visa® Credit Card. It's designed to help young adults build credit and learn to be responsible with their money. With a spending limit up to \$1,000, your child will have the opportunity to learn real world spending skills with a credit card that offers:

- A low, competitive rate of **13.80%**
- Cash Rebate up to \$40 for good payment behavior
- Reward Points for qualified purchases
- No annual fee
- Online financial management tools to help them stay on top of their finances and account activity
- Online financial literacy resources such as games and information
- Financial seminars

With the Delta Community Young Adult Visa Credit Card, as a parent, you're still an integral part of the education process. You can apply as a joint cardholder with your son or daughter as long as they're at least 18 years of age with or without a job. As a joint owner, you and your child can work together to ensure that they're making their payments on time.

### Tips to help ensure your young adult's financial success:

- Initiate the conversation with your child about the importance of building good credit
- Express what your expectations will be concerning how they manage their finances
- Explain the importance of remaining current on their account and making timely monthly payments



Now that your young adult will be making his or her own choices, let us help you teach them financially smart habits. For more information or to help your young adult with the tools to be financially savvy, visit [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com) and select **Loans & Visa Credit Cards**.



# Members Insurance Advisors Now Offers Business Insurance and Risk Management

As a business owner or manager, you want to make sure you properly protect your company assets. An important step in accomplishing this is choosing an insurance agency that understands your needs and is committed to ensuring your business is secure.

**Members Insurance Advisors**, a subsidiary of Delta Community Credit Union, now provides you with access to a variety of business insurance products that can help you protect your business including:

- **Workers Compensation**
- **Business Auto**
- **Property and General Liability**
- **Management Liability**
- **Bonds**
- **Business Related Life Insurance**

We also specialize in creating and implementing risk management programs for small to mid-sized businesses. This service seeks to protect your company assets by identifying, analyzing and mitigating or eliminating exposure to loss throughout your entire organization. It's never a good idea to treat insurance as a substitute for good loss prevention or control, so our comprehensive approach addresses the total cost of risk for your business.

Our goal is to eliminate or reduce costs associated with managing claims, paying legal expenses, losing employees due to injury, losing revenue from property or business interruption loss and assuming liability of others.

To learn more about business insurance and risk management services\* offered through Members Insurance Advisors, call **404-677-8652** or **1-866-444-4617** or email **Info@MembersIA.com**.

Find out how Members Insurance Advisors can help protect your business and other important things in your life today!

\*Business insurance and risk management services available to businesses in Georgia only.

**Members  
Insurance Advisors, LLC**<sup>®</sup>  
A SUBSIDIARY OF DELTA COMMUNITY

## Pocket Calendar Distribution Changes Coming For 2011

Delta Community Credit Union has mailed pocket calendars to members for a number of years. Recently, many members have shared with us that they are no longer using printed calendars and prefer to keep their schedules and appointments on their computers and hand-held devices.

With this in mind, we will produce a limited number of 2011 calendars and will make them available only to those who request them. All branch locations will have a supply of calendars on hand for your convenience. If you are not able to visit a branch, we will provide information later this year on how you can order a calendar by mail.

This distribution change allows us to offer calendars to members who find them of value and at the same time provides the credit union substantial savings on postage and production costs.

# Understanding Your Retirement Plan at Work – Delta Community Investment & Insurance Services Can Help

The economic climate over the last two years has forced many employers to make difficult decisions. Everything from a reduction in workforce to suspension of employee benefits has been considered to ensure costs are being allocated efficiently and appropriately.

Employers are also becoming more sensitive to their obligations as the fiduciary of their sponsored retirement plans, specifically the company 401(k). They meet this responsibility by “acting solely in the interest of the plan participants and their beneficiaries and with the exclusive purpose of providing benefits to them.”\* This standard of conduct requires that employers carry out their duties prudently, follow the Plan Document, offer diversified plan investments and pay only reasonable plan expenses from the participant’s assets.

We encourage our members to leverage the resources available to them and gain a better understanding of their employee benefits. Begin by requesting a copy of your Summary Plan Description so that you understand the rules of the plan.

## Here are some things to look for as you read through your plan:

- When will you be 100% vested in your benefits
- What are the distribution options from the plan for you and your beneficiaries
- Do you need to take a Required Minimum Distribution from the 401(k) plan while actively working after age 70 ½
- Does your plan have an automatic enrollment or increase in contributions annually
- How are default investment options selected
- If you don’t have a beneficiary form on file with your 401(k) provider, will your assets be paid to your spouse, your estate, your children, or someone else

Know that Delta Community Investment & Insurance Services† is ready to answer any question you may have about your employer’s 401(k) plan, your selection of investment options and the associated fees. We’ll also be happy to talk with you about other investment opportunities that can help supplement your retirement income.

Working with a financial partner you can trust who empowers you with information and choices will go a long way in helping you be better positioned to live well in the future. Get the most out of retirement planning with your financial coach for life’s events, Delta Community Investment & Insurance Services!



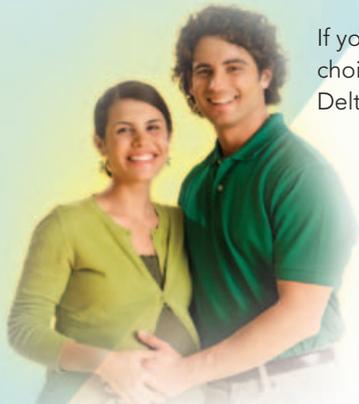
*Pictured: Taylor Hamilton, Julie Bates, Shaun Crawley, Terry Anderson and Debbie Parrish.*

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.

# There's No Place Like A Low-Rate Home Loan



If you're in the market for a new home or looking to refinance, consider Delta Community as your first choice for a mortgage loan. Whether you're a first-time homeowner or refinancing an existing loan, Delta Community offers a wide selection of loan products to service a variety of needs.

## Our list of home loan products includes:

- Fixed rate mortgages with terms up to 30 years
- First Time Home Buyers program
- Adjustable rate mortgages

Our loan products have very competitive interest rates and options such as no origination fees and no closing costs.\*

Our team of Home Loan Specialists are available to help walk you through the entire home buying process.

And, as part of our **Ten Reasons to Switch to Delta Community in 2010** campaign, members who apply for a Delta Community home loan between now and June 30, and close by August 31, 2010, will be automatically entered to win one of TEN flat screen televisions valued at up to \$2,000 each.\*\*

Contact our Real Estate Services team today and find out more about our mortgage products or visit our website to learn more about the Switch campaign and sweepstakes promotion.

\*Loan option(s) are available on certain products. **Interest rates may vary depending on option(s) selected.** Restrictions apply.

\*\*No purchase necessary to enter or win. Alternative method of entry available, by way of mail-in entries postmarked during the Sweepstakes Period. Sweepstakes open to U.S. citizens 18 years of age or older who, as of the date of entry, are members of Delta Community Credit Union and/or legal residents of one of the various designated counties in Georgia. Televisions valued up to \$2,000 each. Merchant will be selected by sponsor. For complete contest details and rules visit [DeltaCommunityCU.com](http://DeltaCommunityCU.com).

## Understanding Money Market Accounts

When looking to invest funds in a money market account you may want to do a little homework and consider these important factors when choosing which type of account is right for you.

■ **Access** – How quickly can you access your money ■ **Safety** – How safe is your money ■ **Earnings** – How much money will you earn

Money Market Accounts (MMA) are similar to savings accounts because they allow easy access to your money and you can opt to make deposits as you go. They differ because money market accounts will typically earn higher dividends. There also may be a minimum balance requirement to enjoy those higher dividends. Though money market accounts are considered savings accounts, they usually offer limited transactions, such as checking and ATM usage.

There are two types of Money Market Accounts. The first type is offered by investment brokers or money managers. These are investment accounts and are not federally insured. They usually pay a modest yield and the underlying deposits are invested in low-risk, short-term governmental bonds or corporate securities.

The second type is a bank deposit account, which is the type of account offered by Delta Community. These accounts are FDIC insured or in the case of credit unions are federally insured by the National Credit Union Administration (NCUA). They pay a similar rate but the underlying funds are not directly invested in bonds or equities. The rate paid is determined by each individual financial institution and simply relates to what they can rationalize paying given their expenses and the type of loans they make, such as mortgages, car loans, credit cards, etc.

Delta Community's Money Market Accounts give you the convenience of a free ATM card, time-saving online account management and a minimum requirement of only \$1,000. Plus, you'll have peace of mind knowing they're federally insured by the National Credit Union Administration (NCUA) for up to \$250,000.

If you'd like to learn more about Money Market Accounts, visit us at online at [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com) or call us at **800-544-3328** to speak with a member service representative.



# 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 credit union information regarding the credit union and submit inquiries directly through a user-friendly interactive messaging system. Over the last few months, a number of updates have been implemented to enhance the overall functionality of the tool.

Once in your Online Banking account, 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're not an Online Banking user, you can still access this tool by creating a login and password at: [www.DeltaCommunityCU.com/Contact Us](http://www.DeltaCommunityCU.com/ContactUs).

From the Message Center, you can receive Delta Community forms, check image copies and account statement copies. The forms will be sent from the credit union through the Document Folder. Increasing convenience for members, a new feature now allows the credit union to make account changes and updates at the email request of members.

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



## FINANCIAL STATUS AS OF APRIL 30, 2010

Assets: **\$3,662,000,000**      Deposits: **\$3,223,000,000**  
Loans: **\$2,364,000,000**      Members: **201,684**

## 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**  
Websites | [www.DeltaCommunityCU.com](http://www.DeltaCommunityCU.com), [www.MembersIA.com](http://www.MembersIA.com)

## HOLIDAY CLOSINGS

Mon. July 5 | **Independence Day Observed**  
Mon. Sept. 6 | **Labor Day**

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

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