

Insights

VOLUME 9 ISSUE 4 | July/August 2010

Rick's Insights

Dear Member,

Welcome to the summer issue of *Insights*. We hope that you're having a good summer and have taken time to relax and enjoy some fun-filled events and activities. Here at Delta Community, we've been quite busy with the launch of new products, services and promotions which you'll learn more about in this issue.

In keeping with our year-long 10 Reasons to Switch to Delta Community in 2010 campaign, July marks the kick off of our Visa® Credit Card Sweepstakes which is Reason #6 in the promotion. Anyone who opens a credit card account with the credit union between July 1 and August 31 will be automatically entered for a chance to win one of ten \$1,000 statement credits. This includes our Visa Platinum Rewards, Business Platinum and Young Adult cards. More details about this exciting promotion are included in the article on page 3.

We're very happy to present the winners of the 2010 DCC "U" Scholarship in this issue. This year we received applications from nearly 250 remarkable teenagers. Three outstanding students were selected to each receive a \$5,000 scholarship award based on their academic achievements, community involvement efforts and leadership abilities. We wish each of them much success as they enter their freshman year of college this fall.

The summer season also brings wedding bells for many couples. If you or someone you know is in the process of planning that



special day, our article on wedding insurance will be very useful. Offered by Members Insurance Advisors, wedding insurance is a wise option to consider when planning one of the most important events of your life.

Last but certainly not least, Delta Community is very proud to be one of the first credit unions to add Mobile Banking to our list of electronic service offerings. This cutting-edge technology gives members the opportunity to take their account information with them wherever they go. We understand how important keeping up with finances is to most consumers - so we're sure that Delta Community's Mobile Banking service will be a popular new addition.

Have a safe and happy summer!

Regards,

A handwritten signature in black ink that reads "Rick Foley". The signature is written in a cursive, flowing style.

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
891 Dawsonville Highway
Suite 140
Gainesville, GA 30501

MARIETTA
2627 Dallas Highway, SW
Marietta, GA 30064

MARIETTA
1205 Johnson Ferry Road
Marietta, GA 30068

NEWMAN
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

**COMING SOON
DECATUR**
245 West Ponce De Leon
Decatur, GA 30030

**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.

DCC "U" Awards Scholarships To Student Members



David Harris (Newnan Branch Manager) pictured with Scholarship Recipient Trey Price and his parents, Don and Michelle Price

Each year we award scholarships to assist qualified members with their college/ higher education expenses. This year we received nearly 250 applicants; each of them was scored based on scholastic achievement, leadership, community involvement and a personal essay. We're pleased to present the three rising college freshmen selected to receive this year's \$5,000 scholarship awards.

Alexandra Hagan (Orlando, Florida) – Alexandra will major in Pre-Med/ Medical Research at the University of Florida in the fall. She served as Class President for four years and graduated in the top 10%. While in high school, Alexandra held leadership positions in several different organizations. Alex is an active member of the National Honor Society as well as an organization that allows her to help disabled students. She has also been very active in athletics. As a freshman, Alex founded and maintained the Analisa DelSonno Memorial Scholarship Fund in honor of her best friend who was killed in a car accident. Alex organized school dances and car washes, collected money at ball games, sold treats at lunch and spearheaded a myriad of other fundraisers to successfully raise funds for the foundation.

Donophan "Trey" Price (Newnan, Georgia) – Trey graduated from Northgate High School and will study Pre-Law at Hampden-Sydney College in Virginia this fall. Trey served as President of the Beta Club and Editor of his high school newspaper. He was the Co-Captain of the Varsity Academic Bowl and was a member of the Varsity Lacrosse Team. Trey founded the Thomas Broadwater Memorial Team to raise money for the Cystic Fibrosis Foundation in honor of his friend who recently lost his battle with the disease. He participated in the Georgia Mock Trial and was awarded the Best Attorney Award three times. His passion for law has been fueled by his family's experience in adopting four family members. He plans to pursue a law degree in family and constitutional law with the ultimate goal of reforming the U.S. Department of Family and Children Services.

Kristin Wiggins (Peoria, Arizona) – Kristin plans to major in Biomedical Science at Northern Arizona University. Kristin graduated with high honors from Liberty High School where she achieved several other academic honors including the All Region Academic Award, National Honor Society and Academic Letters. Kristin has held several leadership roles serving as Captain of the Varsity Tennis Team, Section Leader in the Marching and Pep Band, and President of several clubs. She is also active in her community working with Blistered Whiskers, a shelter for cats and kittens, volunteering with her church and tutoring her peers in math classes throughout high school.

To learn more about this year's scholarship recipients visit the **Community Involvement** page on the **DeltaCommunityCU.com**.



Make the Switch to Savings, Simplicity and Rewards

If you're looking for a low-rate, hassle-free credit card, make any of Delta Community's Visa credit card products the number one choice in your wallet. As an everyday spending tool that meets all your needs, our credit cards are the perfect fit if you're trying to establish credit, make large purchases, or manage your cash flow for your small business.

Our suite of credit card products offers:

- Easy to understand rates and terms with no surprises
- No annual fee
- Free flexible rewards such as Cash Back, Travel with no blackout dates, Gift Cards and Merchandise
- Online Banking tools and services such as Mobile Banking, eStatements and eAlerts
- Visa Zero Liability & Verified by Visa
- 24/7 Customer Service

Instantly receive 2,000 bonus points when you enroll in our FREE rewards program. Each time you make a qualified purchase, you'll earn 1 point for every \$1 spent toward rewards of your choice.

The decision couldn't be more clear or rewarding. As part of our Ten Reasons to Switch to Delta Community campaign, members who open any one of our Visa credit card products between July 1 and August 30 will be automatically entered to win one of **TEN** \$1,000 statement credits. So don't wait any longer, find out why our credit cards are best-in-class. Visit www.DeltaCommunityCU.com and apply today.

Apply for and open a Delta Community Visa Card between July 1 and August 31, 2010 ("Sweepstakes Period") and you'll be automatically entered to win one of ten \$1,000 statement credits which will be applied to your Delta Community Visa Card account as part of our 10 Reasons to Switch/Visa Sweepstakes! This offer includes all Delta Community CU Visa cards. Winners without a Delta Community Credit Card will receive a \$1,000 cash prize. 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. For complete contest details and rules visit www.DeltaCommunityCU.com.

Drive Away With A Great Deal This Summer

Looking for a reason to buy a new car? Whether it's the high price of gas or "new car fever" now may be just the right time to shift gears and trade in your gas-guzzler or trade up to a shiny new ride. You could save some cash on gas or be able to take advantage of some of the best car deals available.

Delta Community Credit Union offers several resources to help you make smart car-buying decisions. One of the best is to let the credit union help you begin the car-buying process with a pre-approval for your car loan. And to simplify things, you can apply online and get pre-approved in just minutes. Knowing how much you have to spend on a car makes it easier to make your decision and at the same time can increase your bargaining power once you hit the dealerships.

Being a part of the Delta Community family also gives you access to our car-buying partner, Car Solutions. You can preview the available inventory by visiting their website, www.CarSolutions.com or you can contact them at **404-530-9000** or **800-226-5152**. Don't forget to ask about their extended warranty program and affordable GAP insurance — two great companion products that save you money and give you peace of mind.

And of course once you find the perfect vehicle, look to us to finance it. We're ready to help you from your initial car shopping to servicing your loan. We have money to lend, competitive rates and convenient repayment options, along with flexible financing terms. Visit us at www.DeltaCommunityCU.com for an easy online application, and let us show you how you can save money on your new ride.



Financial Planning for Women: Take Charge of Your Financial Future Now

A NOTE FROM DELTA COMMUNITY INVESTMENT & INSURANCE SERVICES' PROGRAM MANAGER,
JULIE R. BATES, CFP®

As a young girl, I watched the women in my family, thinking how strong and determined they were. These women were married, raised children, divorced, remarried, widowed and owned their own homes. They were successful entrepreneurs who survived difficult personal challenges with great tenacity. Today, I see that same strength as women in our society care for loved ones, cultivate successful careers and maintain healthy lifestyles. But somewhere along the way, many have failed to take charge of their financial futures.

Whether you're single or married, a career woman or a full-time mom, make sure financial security is on your "to-do" list. The fundamentals of financial planning for women aren't that different than planning for men. We all want to live in a home we can be proud of, spend less and save more as we work toward a retirement where we don't have to worry about running out of money or being a burden when we can no longer care for ourselves.

As women, the reality is that we live longer and our careers tend to be shorter because we put our family first. We rely on Social Security for a large part of our income stream in retirement. Unfortunately, nearly 20% of unmarried women age 65 and older live below the poverty line. The likelihood that you'll be responsible for your own finances at some point in your life is very high. You may already be there. If so, and you're in uncharted waters, here are a few things you can do now:

- Step One:** Get involved in your household finances. Knowing more about your financial obligations will prepare you to manage them in the future.
- Step Two:** Develop a family budget. Make sure your spending decisions are consistent with your goals.
- Step Three:** Pay yourself first. Learn more about your employer sponsored benefit plans and make sure you contribute to your 401(k). If you don't have a corporate retirement plan, then start your own IRA. Explore the use of spousal IRAs when you are out of the workforce raising your children.
- Step Four:** Dare to dream about retirement and establish long term goals including future income needs.
- Step Five:** Review your beneficiary designations and consult with an attorney to develop an estate plan to include a will, Financial Power of Attorney and Advanced Directive for Healthcare.
- Step Six:** Plan to attend the *Financial Planning for Women: Taking Charge of Your Financial Future* workshop sponsored by Delta Community Investment & Insurance Services in the fall of 2010. The **Events & Education** page on the Delta Community website will have details once they're posted.

As your financial coach for life's events, Delta Community Investment & Insurance Services is ready to help. Take charge of your financial future – now! To schedule a complimentary consultation with a member of our team, please call **404-677-4890**.



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, CRPC® 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.

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Protect Your Wedding With Members Insurance Advisors

Getting married is a big deal. It's that special day when everything just has to go perfectly. Unfortunately, life doesn't always follow the script. That's why wedding insurance is a good investment when it comes to protecting your dream day from unforeseen events.

The average cost for a wedding today is \$27,000. For as little as \$160, Members Insurance Advisors can provide you with greater peace of mind when it comes to your wedding.

IF YOU'RE GETTING MARRIED SOON, OR KNOW SOMEONE WHO IS, HERE ARE 10 REASONS WHY PURCHASING A WEDDING INSURANCE POLICY IS A GOOD IDEA:

No dress – covers repair or replacement costs if the bride's wedding gown or the groom's tuxedo is lost or damaged

Lost deposits – reimburses your deposit if a vendor goes out of business, declares bankruptcy before your wedding or just fails to show up at the event

Lost rings – covers repair or replacement cost if the bride or groom's wedding bands are lost or damaged

Severe weather – reimbursement for non-recoverable expenses in the event of severe weather (such as a hurricane)

Ruined photos – covers cost to re-take new photos if photographer's camera is defective or images are lost or damaged

Damaged gifts – covers repair or replacement cost if your wedding gifts are damaged

Call to duty – reimburses non-recoverable expenses if the bride or groom is unexpectedly called up to active duty, or if their military service leave is revoked which forces you to postpone the event

Sudden illness – reimburses non-recoverable expenses if the wedding needs to be postponed because sudden illness prevents the bride, groom or their parents from attending

Venue requires insurance – Additional option to your policy adding liability coverage to protect you if a guest is injured or the property is damaged

Additional expense – Reimburses you for the difference in cost if a vendor suddenly is unavailable for your event and you must find a last-minute replacement

Members Insurance Advisors can also help you protect the other important things in your life like a new home or car. Visit www.MembersIA.com or call **1-866-444-4617/404-677-8652** for more information insurance products offered through Members Insurance Advisors. You can also email Info@MembersIA.com.

Members Insurance Advisors, LLC
A SUBSIDIARY OF DELTA COMMUNITY

Now Is The Time To Go Totally Paperless With Online Bill Pay

Did you know that you now have more merchant options to choose from when making electronic payments through our Online Bill Pay service?

It's true! A number of merchants who were not accepting electronic payment processing at the initial launch of our Online Bill Pay service have expanded their payment options. Companies such as Georgia Power and Georgia Natural Gas have been added to the list.

Delta Community's Online Bill Pay Service was designed to offer a quick and convenient way to pay your bills while providing you with peace of mind in knowing your bill payments are arriving promptly and securely to your selected merchant(s). And best of all, the service is offered FREE to all members.

If you're not already taking advantage of this time saving benefit – now is the time to get started. If you're already participating in Online Bill Pay and would like to convert a paper payment to electronic, simply log in to your Delta Community account, select Bill Pay in the menu options, click the name of the payee next to the light bulb image, select the merchant's address and click Convert Now!

For more information about Online Bill Pay, visit DeltaCommunityCU.com today.

Mobile Banking Is Going Where You're Going

What could arguably be the most convenient banking service yet is now available at Delta Community Credit Union. And, best of all – it's FREE* for all members.

In keeping with our commitment to provide the latest in emerging technology and member service convenience, we're very proud to introduce the newest addition to our electronic service offering – Mobile Banking. Available now to all Delta Community members, Mobile Banking allows you to take your account with you wherever you go – essentially giving you more control over your money. Enjoy the peace of mind in knowing that your account information is literally within reach.

Register today and enjoy:

- Checking your balance anytime
- Scheduling bill payments
- Safely transferring funds between accounts
- Receiving timely account alerts
- Finding surcharge free ATMs
- Locating Delta Community branch locations
- And more

All of these features are available from your wireless phone device!

Mobile Banking features a Short Messaging Service (SMS) providing you with account updates. Send a text code to 2DCCU (23228) from your mobile phone and receive requested account information almost immediately. With the new electronic service offering, you can also log in to your account from your wireless web browser and enjoy managing your funds just as you do with Online Banking.

Visit www.DeltaCommunityCU.com/Mobile now, sign up and take Delta Community along with you always.

*Delta Community does not charge a fee for the use of our Mobile Banking service. Depending on your service data plan, you may incur web charges or text messaging fees. Check with your mobile service carrier to get more information.



FINANCIAL STATUS AS OF JUNE 30, 2010

Assets: **\$3,656,000,000** Deposits: **\$3,191,000,000**
Loans: **\$2,463,000,000** Members: **204,519**

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, www.MembersIA.com

HOLIDAY CLOSINGS

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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NCUA

This credit union is federally insured
by the National Credit Union Administration.
Accounts insured up to \$250,000.

