

Insights

VOLUME 9 ISSUE 5 | September/October 2010

Rick's Insights

Dear Members,

We're dedicating this issue to telling you more about the products and services available here at the credit union and why you should switch more of your financial business to Delta Community. As you know, all year we've been featuring our 10 Reasons to Switch to Delta Community in 2010 campaign. We started the year promoting our car loans and featured a great, low rate and a chance for TEN lucky members to win a \$100 gas card. You'll be happy to know we're still offering rates as low as 3.75% APR. If you're in the market for a new car or are looking to refinance, visit our website for more information or to get preapproved.

We next highlighted our low rate home loans and offered members the chance to win one of TEN flat screen televisions when they closed on a home loan by August 31. You can still make the switch and choose one of our mortgage products designed to save you money and fit your family's needs. And, just in time for summer vacations and getting the kids ready to go back to school, we rolled out our Visa® Credit Card promotion. Our competitive rates and free rewards program along with the chance to win one of TEN \$1,000 statement credits made for an exciting summer.

We've saved the best for last! We're happy to announce the culmination of the 10 Reasons campaign with another great opportunity to make the switch and win. Beginning September 1 through October 1, anyone who opens a new Personal or Business Checking Account and establishes Direct Deposit will be entered for a chance to win a grand prize of a \$10,000 CD or one of TEN



\$1,000 prizes. The article on page 3 will give you more details about this fun promotion and information about the many benefits of Delta Community's Checking accounts. If you already have your Checking account with us, we thank you and have another chance for you to win. On Friday, October 1 join us for Switch Day where you'll have the chance to win one of TEN Apple iPads, enjoy food and fun and visit with our staff. Read more about Switch Day and how you can participate in this issue.

In addition to working on the 10 Reasons campaign, in July we opened the Gainesville Branch - our first branch in Hall County. We'd also like to announce that our Decatur Branch is scheduled to open before the end of the year! We know a lot of members have been looking forward to the opening of this branch and we're happy to introduce the benefits of the credit union to the residents of east Atlanta.

We hope you enjoy it, and we're looking forward to seeing you on Switch Day!

Regards,

Rick Foley

SPECIAL 10 Reasons to SWITCH issue!

- Save the Date for Switch Day 2010 • Delta Community Pocket Calendars
- Open a Delta Community Checking Account • Choose a Delta Community Home Loan
- Aflac Cancer Insurance • Switch to eStatements • Always a Good Time to Switch to Delta Community



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

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

**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



Save The Date For SWITCH DAY 2010

On Friday, October 1 we're celebrating the culmination of the **10 Reasons to Switch to Delta Community Credit Union in 2010** campaign and we invite you to visit a branch and make it a day to switch more of your financial business to the credit union. We're inviting members to all of our branches to learn more about our products and services, enjoy entertainment and refreshments and have more chances to win great prizes!

Throughout the campaign, we've highlighted Delta Community's low rate car and home loans and our competitive and rewarding Visa® Credit Cards. But there are many more reasons to SWITCH to Delta Community. We have a comprehensive suite of deposit and loan products to fit all of your financial needs. Delta Community also offers small business services and access to licensed insurance and investment professionals available to help your family achieve financial security. That's what Switch Day is all about. It's an opportunity to come in to a branch or go online and switch to the financial institution that puts your family's interests first.

So, mark your calendar for **October 1** and come down to the credit union. Whether you've decided to finally switch over your direct deposit, you're in the market for a new car, would like to refinance your home loan, or you simply want to learn more about some of the credit union's new services like Mobile Banking, our knowledgeable and friendly staff will be available and ready to assist you in making the switch. It'll also be a great opportunity to bring in that friend or family member that you've been telling about Delta Community. Plus, when you visit any Delta Community branch on Friday, October 1, you can enter for a chance to win one of TEN Apple iPads! It will be a fun, eventful and rewarding day so we hope to see you there!



DELTA COMMUNITY 2011 POCKET CALENDARS


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've made the pocket calendars available to you on a request basis for this coming year.

To request your 2011 pocket calendar, visit www.DeltaCommunityCU.com/Calendar. Calendars will also be available at any branch beginning in December 2010. Limited to one per member.

Or if you'd like, you can complete the form below and return to Delta Community.

Delta Community Credit Union | 1025 Virginia Avenue | Atlanta, GA 30354 | Attn: Marketing Dept.

Name(s) _____
Address _____



reason no. 5
high-interest, no hoops
Checking account

Open A Delta Community Checking Account Today

THERE'S NO BETTER TIME TO MAKE THE SWITCH

A Checking account is a product that you use every day, so why not choose one that earns you money every day? Delta Community's high-interest checking accounts do just that. With no monthly fee, no balance requirement and no hoops to jump through to earn the advertised rate, it's easy to see why our Checking account is reason number 5 on the list of 10 Reasons to Switch to Delta Community in 2010.

Our Checking account saves you money because it comes with FREE services such as Online Banking, Online Bill Pay and Reward Points. With features like these, combined with automatic Overdraft Protection, you'll start saving right away.

If you don't already have a Delta Community Checking account, visit a branch or apply online at any time. A Checking account switch kit is available at all of our branches. Or you can call us and we'll send you one to help you get started. The handy kit helps you walk through the account set up process in just three easy steps.

Did you know that Delta Community also offers a Business Checking account?

If you're thinking of starting your own business, or have been a small business owner for some time, consider opening a Delta Community Business Checking account. We understand that managing your own business is rewarding, but it can also be challenging. That's why our Business Checking has a robust package of benefits and services that help you manage your business better. We have a team of dedicated professionals willing and available to be a trusted partner for all of your business needs.

There's no better time than now to open a Delta Community Checking account. Starting September 1 through October 1, anyone who opens a Delta Community Checking account with Direct Deposit will be automatically entered for a chance to win one \$10,000 certificate of deposit or one of TEN \$1,000 cash prizes.

To be eligible for sweepstakes, a personal or business checking account must be opened between September 1 and October 1, 2010 and be in good standing at the time of drawing according to Delta Community guidelines. For personal checking accounts, direct deposit must also be established. No minimum balance is required to open account or obtain bonus. 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. Nonmember residents who reside in one of the listed counties can participate by way of mail-in entries. Mail-in entries must be submitted on a 3x5 card to qualify for entry. If selected as a winner, a check would be issued. For complete contest rules and details visit www.DeltaCommunityCU.com.

Take Advantage Of All The Great Reasons To Choose A Delta Community Home Loan

RATES, PRODUCTS, STAFF AND MORE

Number 3 on our list of reasons to Switch to Delta Community highlights our Home Loan products. However, there are more than just a few reasons for you to consider choosing a mortgage with Delta Community this year.

GREAT LOW RATES

A very good reason to choose a Delta Community mortgage is the great low rates being offered. If you've been thinking of refinancing your mortgage, now is the time to do it. Visit our website and check out our competitive rates for first purchases and refinanced mortgages. Compare them to other market rates or your current mortgage and find out how you can save money. By lowering your interest rate you'll most likely lower your monthly payment which would give you more money to do other things like continuing to build your savings, or setting aside money for your child's college tuition.

A WIDE SELECTION OF PRODUCTS

Whether you're refinancing an existing loan or looking to buy your first home, Delta Community offers a wide selection of loan products to service a variety of needs. Our product offering includes 1st Mortgages for new purchases or refinance and products with no origination fee options.

A DEDICATED STAFF

We understand that buying a home can seem a bit overwhelming. That's why Delta Community's Real Estate Services department has a dedicated staff of Home Loan Specialists available and ready to walk you through the entire mortgage process. Our team of Home Loan Specialists can assist you by answering questions that you may have regarding the purchasing process and more. Most importantly, they'll help you with finding the mortgage that works best for you and your family's needs. Our friendly and knowledgeable specialists are conveniently located at most of our community branches in the metro Atlanta area. They can also be reached via email or by phone if you live outside of Georgia. Visit the Home Loan page on our website to find out how you can schedule an appointment to meet with someone on the team.

Choose a Delta Community mortgage today and find out why it's included on the list of Reasons to Switch! For more information, visit www.DeltaCommunityCU.com or call our Real Estate Services team at **866-963-7811** today.

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



Members Insurance Advisors Offers Savings On Aflac Cancer Insurance



If you could see into the future, some of what you might see would surprise and delight you. But certain future events, whether experienced by you, a family member or a friend would no doubt be troubling.

Unfortunately, there is no crystal ball. That's why taking precautions to protect yourself and your family from unexpected expenses involving your health is wise and beneficial from a financial standpoint. And that's where Members Insurance Advisors can help.

Members Insurance Advisors understands that peace of mind is what insurance is really all about. They offer priceless protection with a cancer/specified disease insurance policy through Aflac that can provide you with an extra measure of financial security.

Purchasing Aflac cancer insurance through Members Insurance Advisors means you get the benefits of group policy pricing opposed to what you would pay elsewhere for individual coverage. We're able to pass these savings along to you in the form of lower premiums, which saves you money!

Aflac cancer insurance is different than major medical insurance because it's insurance for daily living. Major medical insurance can help with the cost of cancer treatment, but all too often this coverage falls short when it comes to other unexpected expenses. This policy pays **cash benefits** if you or a covered loved one is diagnosed with internal cancer.

The best part is you can use your cash benefits however you choose. This money can be applied to help pay for out-of-pocket expenses, such as co-payments and treatment-related travel, as well as other expenses like your mortgage or rent payments, utilities, car payment or even groceries.

Be better prepared for the future – especially when it comes to your health and the well being of your family. Call **404-677-8652/ 1-866-444-4617** and talk with a Members Insurance Advisor about Aflac cancer insurance today. You can also email **Info@MembersIA.com** or visit them online at **www.MembersIA.com**.

Members Insurance Advisors also provides insurance protection for your home, car or truck, boat, and even your business.

**Members
Insurance Advisors, LLC**[®]
A SUBSIDIARY OF DELTA COMMUNITY

Switch To eStatements Now

With all the buzz about making 2010 the year to switch your accounts to Delta Community, it's a great time to sign-up for eStatements. Leave the paper trail behind by receiving your credit union account statements quicker and more efficiently via electronic mail delivery.

Our eStatement service is FREE and available to all members of the credit union. You can sign up to receive an electronic statement for your Delta Community Savings, Checking and Visa Credit Card accounts as soon as they become available. An email alert will arrive notifying you when the statement is ready to be viewed via our Online Banking service. Then simply log in to your account and view your statement right away. With eStatements you can view account statements as far back as when you first joined the credit union. The electronic statement service will allow you to do so quickly and easily. Register now at **DeltaCommunityCU.com!**



It's Always A Good Time To Make The Switch To Delta Community

All year Delta Community has highlighted some of our best products and services with the 10 Reasons to Switch campaign. We kicked 2010 off with a car loan promotion where we offered a rate as low as 3.75%. During March and April, anyone who opened a Delta Community car loan was entered for a chance to win one of TEN \$100 gas cards. Although the promotion has ended, the record low rate continues to stand strong.

Members who applied for a home loan during May and June and closed by August 31 were entered for a chance to win one of TEN flat screen televisions. As the summer started to heat up, so did Delta Community's Visa® Credit Cards with the launch of our Visa sweepstakes promotion. Any member who applied for a Visa credit card between July 1 and August 31 was entered for a chance to win one of TEN \$1,000 Visa statement credits.

Finally, our 10 Reasons to Switch promotion concludes with Delta Community's high-interest, no hassle and no hoops Checking accounts. Any member who opens a personal or business checking account will be entered for a chance to win a \$10,000 certificate of deposit or one of TEN \$1,000 cash prizes.

Though our exciting **10 Reasons to Switch to Delta Community in 2010** campaign will culminate with October's Switch Day festivities, we want you to know that our goal to offer quality products and services complete with competitive rates and money saving offerings will always remain a major part of the reason you should consider the credit union as your primary financial institution!

We look forward to seeing you on Switch Day!

For complete sweepstakes promotions rules and details visit www.DeltaCommunityCU.com.



FINANCIAL STATUS AS OF JULY 31, 2010

Assets: **\$3,729,000,000** Deposits: **\$3,253,000,000**
Loans: **\$2,311,000,000** Members: **206,376**

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. Oct. 11 | **Columbus Day**

EVENT

Fri. Oct. 1 | **SWITCH 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.

