

Insights

VOLUME 9 ISSUE 6 | November/December 2010

Rick's Insights

Dear Member,

It's hard to believe that we're almost at the end of another year. 2010 has been an exciting time here at Delta Community. We opened the doors to two new branches, we've welcomed more than 24,000 new members,* added a young adult product to our Visa® Credit Card portfolio, launched our Mobile Banking service, hosted two car sale promotions and a series of educational seminars and events – all while running a major year-long campaign, *10 Reasons to Switch to Delta Community in 2010*.

The Ten in '10 campaign culminated with a Checking Account sweepstakes promotion from September 1 through October 1. Anyone who opened a Checking Account (with Direct Deposit for personal accounts) during that time was automatically entered for a chance to win a \$10,000 Certificate of Deposit or one of TEN \$1,000 cash prizes. Winners of this sweepstakes will be selected and notified in December.

On Friday, October 1, we celebrated the end of the campaign with a grand finale event. Switch Day gave members and prospective members a chance to visit their nearest branch for giveaways, refreshments, prizes and best of all, an opportunity to switch more of their financial business to Delta Community. Be sure to read the article on page 6 for more Switch Day highlights.

Just when you may have thought that we were winding down for the year, we unveiled an incredibly low Car Loan rate. The new 2.75% APR was introduced in connection with our Fall Car Sale event in October. If you're in the market for a new or used car for yourself

*Gross, Year-to-date



or a gift, now is the time to shop around. You can check out the article on page 5 to learn more about our Car Loans.

Also in this issue of *Insights*, you'll learn about our new First Time Home Buyer product, which is especially good for those of you looking to buy your first home. Another topic that is very fitting for the holiday season is covered in the Courtesy Pay article on page 2. And, you'll definitely want to read about the Aflac Accident Insurance product offered by Member Insurance Advisors, our wholly owned subsidiary group.

As we enter the Thanksgiving and Christmas season, I hope you'll take time to enjoy special moments with family and friends. I want to thank you for your loyalty and continued support of Delta Community. Your trust in our ability to provide you with competitive low rates, quality products and cutting edge technology and services is something that is very important to us. Please know that as the credit union continues to advance and grow, our commitment to always do the right thing remains number one on our list of goals and initiatives for next year and beyond.

Merry Christmas and Happy New Year,

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
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

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

NOW OPEN

DECATUR

245 West Ponce de Leon Ave.
Decatur, GA 30030

SOUTHLAKE, TX (DALLAS METRO)

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

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

ATLANTA (WORLD HEADQUARTERS)

1030 Delta Boulevard
Atlanta, GA 30320

Delta Community Account Protection Tools Are At Your Disposal

The holiday season is quickly approaching and it's that time of year when your spending goes into overdrive. Shopping for gifts and holiday decor, in addition to entertaining, takes a toll on your wallet. If you barely have time to make your shopping list, chances are there may not be enough time to balance your budget. And, just when you think there's enough money in your account to cover a purchase, your payment is suddenly declined.

Take control and prevent the potential hassle and inconvenience of your everyday bill payments and purchases being declined or returned for insufficient funds. We offer account protection tools that give you the comfort of knowing your Check and Visa® Check Card transactions are covered should there ever be an instance where there is not enough money in your account.

Overdraft Protection is a free service that links a qualified account such as a Savings, Money Market, Line of Credit or Visa® Credit Card to your Checking Account. In the rare instance your account has insufficient funds to cover a transaction, the funds are automatically transferred from an account you've designated.¹

Courtesy Pay covers checks and Automated Clearing House (ACH) transactions such as recurring mortgage or gym membership payments made using your checking account number. You automatically receive this service with a coverage limit up to \$500 as long as certain account requirements are met.² A fee up to \$35 may be applied for each transaction.

Courtesy Pay Plus is a new service that serves as an enhancement feature to Courtesy Pay and covers everyday purchases made with either an ATM Card or Visa Check Card. When you enroll in Courtesy Pay Plus, you can confidently use your ATM or Visa Check Cards to make purchases without the worry of a transaction being declined. We will cover purchases, as long as the account requirements are met for a fee up to \$35. Transactions covered through Courtesy Pay Plus count toward the \$500 coverage limit for Courtesy Pay.² **More information, including the launch date, will be available on the website over the next few weeks.**

TIPS TO MANAGE YOUR ACCOUNT:

- Sign up for our free Electronic Services such as Online Banking, Mobile Banking and eAlerts
- Record your transactions
- Keep track of outstanding and pending transactions

¹ While not a fee, if Overdraft Protection is covered with a loan product finance charges will accrue on unpaid outstanding balances.

² We pay overdrafts at our discretion under the Courtesy Pay and Courtesy Pay Plus services. This means we do not guarantee we will always authorize and pay any type of transaction when there is not enough money available in your checking or designated Overdraft Protection accounts to cover the item. For example, we may not pay overdrafts when you are in default on a loan with Delta Community or your account is otherwise not in good standing. Repayment of the overdraft amount is expected within 30 days. If you have additional overdraft items during this time, the account still must be brought to a positive balance on or before the 30th day from the date of the initial overdraft item. Deposits received by Delta Community CU during the 30 days will be applied first to your overdrawn checking balance.



Members Insurance Advisors Now Offers Aflac Accident Insurance



Accidents happen. That's a popular phrase that everyone can relate to. And that's why Members Insurance Advisors, Delta Community's wholly owned subsidiary, is pleased to now offer credit union members special discounted rates on Aflac accident insurance.

While major medical insurance can help with healthcare costs, it often falls short when it comes to other unexpected expenses. Aflac is different than major medical insurance because it's insurance for daily living.

Aflac's personal accident indemnity plan helps cover expenses associated with an injury resulting from an accident. It pays you directly, unless you assign benefits, regardless of any other insurance you may have. And the best part is you can use your cash benefits for accident related expenses - or however you choose. For covered individuals, benefits may include emergency treatment, follow up treatment, initial hospitalization, hospital confinement, physical therapy, accidental-death and more.*

Preparing for the unexpected is always a smart move, especially when it comes to your health and the well-being of your family. Aflac's accident policy can provide you with an extra measure of financial protection, and more importantly, the peace of mind in knowing you have a Plan B if the unexpected arises.

To learn more about the savings you can get on Aflac accident insurance available through Members Insurance Advisors, or to enroll, visit www.MembersIA.com or call **404-677-8652/866-444-4617**. You can also email info@MembersIA.com.

Aflac accident insurance is another example of how Members Insurance Advisors looks out for your best interests. They can also help protect your most valuable assets like your family, your home, your car and your business.

Members Insurance Advisors ... a trusted partner for all your insurance needs.

*Certain plan benefits may not be available in all states.

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

Use Your Reward Points To Make Gift Giving Twice As Nice

Make using your Delta Community Reward Points the first priority on the list of things "To Do" this holiday season. Gift giving will be rewarding because you can redeem for rewards of your choice such as Cash Back up to \$500, Travel with no black out dates, Gift Cards to over 250 merchants and brand-named Merchandise such as: electronics, appliances, jewelry, luggage, toys and more.

Don't miss out! You may have points that are scheduled to expire on December 31. Log in to your Reward Points account today at DeltaCommunityCU.com to view your balance. If you've been holding your points to get that long awaited reward, you can accumulate more points faster by using your Delta Community Visa[®] Credit Card to earn 1 point for each \$1 spent. Or, use your Visa Check Card to earn 1 point for each \$2 spent for eligible purchases.

So, this holiday season, make it about others, but don't forget about yourself. Get the rewards that suit your style.



CD Alternatives And The ABCs Of Conservative Investing

When the credit union was founded in 1940, a gallon of gas was 11 cents, bread was 8 cents, and a stamp was 3 cents. During that time, the average annual household income was \$1,900. Now, 70 years later, value is being redefined everyday as new economic challenges impact your financial bottom line in a variety of ways.

Not so long ago, attractive interest rates on Certificates of Deposits (CDs) drove many to lock up their money for a longer term in order to benefit from the higher yield. Successive interest rate cuts made by the Federal Reserve have slashed the interest income earned on those products. As these higher interest rate CDs mature and as market fluctuations continue, many are looking for more conservative investment alternatives as a means to protect and grow their money.

With so many investment options available, it's sometimes hard to sort through them all and feel confident in your decision. As your financial coach for life's events, Delta Community Investment & Insurance Services* is ready to help you get back to the basics with our ABCs of conservative investing.

A – ALTERNATIVES

Despite what seems to be never ending "bad news", there are still good alternatives. Many of the investment options being promoted today can be risky. We can help you make sense of all the noise out there by empowering you with knowledge that can lead to a more informed decision about you and your family's financial future.

B – BE PREPARED

Market volatility and continuing economic challenges are causing many to rethink what constitutes strong return on investments. Retirees and those with fixed incomes have been hit especially hard by lower interest rates and returns. This underscores the importance of choosing a reputable, responsible investment partner who understands your needs and can present you with good, sound investment options that are right for your individual circumstances.

C – CONSULTATION

Investing your money with a service-oriented financial institution you can trust is more important now than ever before. Our team has the professional knowledge and life experiences to help you explore investment options that make sense for your individual risk tolerance and time horizon. And, we'll do this in a friendly, personal way because we value your business.

Learn more about how we can help with all your investment and financial planning needs. Call **404-677-4890** or **800-544-3328** (option 3, then 4) and schedule a personal consultation with one of our financial advisors 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, 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.

*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. FR081010-97C9



Now Is The Best Time To Purchase A New Or Used Car

At Delta Community, now is certainly a good time to purchase a new or used car! Our car loan rates are as low as **2.75% APR***. With a rate that low, dealer rebates and huge inventories, now is the perfect time to buy.

And, when it comes to financing, in addition to great rates, the credit union has money to lend. That's because we've always been a conservative lender with responsible lending practices which allows us to offer quality loans to our members.

Our pledge has always been to offer products that are easy to understand and offer a great value for everyday needs. A Delta Community car loan is a very good example of that promise. There's an easy application process and no hidden fees or pre-payment penalties.

We also make the car-buying process easy. You can get pre-approved either online at **DeltaCommunityCU.com** or by calling **888-243-2629**. It's quick, easy and you can apply any time of the day or night. Plus, you'll get a response in minutes.

2.75% APR

As a member of the credit union, you have our car-buying partner, Car Solutions to help you find your new car. They also add value to your purchase with their extended warranty and GAP products. Visit their website at www.carsolutions.com or call us at **404-530-9000** or **800-226-5152**.

Additionally, Members Insurance Advisors, a wholly owned subsidiary of Delta Community, can help you determine which auto insurance policy is right for you and your family's needs.

Even though it may be the right time to trade in or trade up, buying a car is an important financial decision. From financing the loan to choosing other products designed to protect your investment, it's nice to know you have a trusted financial partner on your side.

*APR = Annual Percentage Rate. Rates are subject to change and are based on the length of term, age of vehicle and credit worthiness.

Achieve Your Dream With Our New First Time Home Buyer Program

We understand that purchasing your first home can be exciting, yet somewhat of an overwhelming experience. Selecting a good real estate agent, the perfect house and the best loan are very important decisions that every prospective homeowner must make. With this in mind, our new First Time Home Buyer Program¹ was designed to guide you through the process step-by-step, with time and money saving options that will help you achieve your goal of owning a home.

FIRST TIME HOME BUYER BENEFITS:

- Up To 97% Financing Eligibility
- No Origination Fee
- No Private Mortgage Insurance (PMI)²
- Competitively Low Loan Rates

Our mortgage servicing benefits include the opportunity to consult with one of our Home Loan Specialists so that they can walk you through the home buying process. Our Home Loan Specialists are conveniently located in most of our branches throughout the metro Atlanta area. Other benefits include a user-friendly Online Mortgage Application with preapproval and Free Online and Mobile Banking services.³

Visit our Home Loan page on **DeltaCommunityCU.com** or call our Mortgage Call Center at 866-963-7811 today and make an appointment to meet with a Home Loan Specialist to find out how we can help you make your dream a reality!

¹Only available in Georgia. Qualification restrictions apply.

²Lender paid mortgage insurance.

³Delta Community does not charge a fee for the use of our Mobile or Online Banking service. Depending on your internet or mobile service data plan, you may incur web charges or text messaging fees. Check with your Internet or mobile service carrier to get more information.

SWITCH DAY – A Success For Everyone

The Day

On Friday, October 1, Delta Community celebrated the culmination of our Ten in '10 campaign with a branch-wide celebration called Switch Day. The event served as an opportunity for prospective members to visit any one of our branch locations to learn about our products and services and make it a day to switch to Delta Community. Current members were also encouraged to visit their nearest branch, enjoy refreshments, giveaways and opportunities to win one of many nice prizes.

The Theme

The Switch Day event was not only fun and exciting, but it was an overall success for the credit union and a great opportunity for members to become more familiar with our portfolio of products and services. Guests who came into our branch locations throughout the day were greeted by staff members prepared to service their various needs. In the true theme of the day, many individuals enthusiastically arrived ready to switch and make Delta Community Credit Union their primary financial institution.

The Prizes

Through a Switch Day in-branch drawing, 10 lucky winners were the recipients of an Apple iPad. And, as part of our final Ten in '10 sweepstakes promotion, anyone who opened a Checking Account (with Direct Deposit for personal accounts) from September 1, 2010 through the October 1, 2010 Switch Day event, were entered for a chance to win either a \$10,000 Certificate of Deposit or one of Ten \$1,000 cash prizes. The Checking Account sweepstakes winners will be announced in early December.

Congratulations to all of our winners and to everyone who helped to make Switch Day a memorable event.



FINANCIAL STATUS AS OF OCTOBER 31, 2010

Assets: **\$3,839,000,000**

Deposits: **\$3,362,000,000**

Loans: **\$2,411,000,000**

Members: **213,698**

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

Thur., Nov. 25 | **Thanksgiving Day**

Fri., Nov. 26 | **Day after Thanksgiving** (Airport Branches Only)

Sat., Dec. 25 | **Christmas Day**

Sat., Jan. 1 | **New Year's 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.

