

# Community Connection

January 2009

## Your Credit Union is Safe and Secure

To say these are trying economic times is an understatement. In the wake of the recent failures of some other financial institutions across the country, we at Community United Federal Credit Union feel it is important for you to know that your credit union is safe, healthy and secure.

### We Are Strong and Ready to Meet Your Needs

We have always followed conservative business practices that protect the best interests of our members. Like most other credit unions, we never made risky subprime loans that have gotten some other financial institutions into trouble. While many other institutions are cutting back on lending and reducing customers' credit lines, we have maintained healthy liquidity ratios so that we are well positioned to cover members' cash demands as well as their loan needs.

### Your Savings is Safe with Community United FCU

Just as the FDIC insures deposits in banks, the NCUA (National Credit Union Administration), a federal agency backed by the full faith and credit of the United States government, protects your savings at Community United FCU with insurance of up to \$250,000 on general deposits and up to another \$250,000 on retirement accounts. These amounts reflect an increase in insurance that became effective in October, 2008 and remains in effect until December, 2009. **In the entire history of the NCUA, not one credit union member has lost a single penny of their insured savings.**

We are proud to serve you, and we take our commitment to you very seriously. You can rest assured that we are strong, secure and ready to serve our members.



## We've Got Money to Lend!

In an economic climate where many financial institutions have run into trouble and are drastically cutting back on their lending, your credit union is still here to meet members' lending needs. Like most credit unions, we never engaged in sub-prime lending and other risky lending practices. Our conservative approach to lending has kept us in a position to make loans to qualified members as we always have.

We have no Wall-Street investors or other stockholders. As a member-owned, not-for-profit cooperative, we are still strong and well-positioned to serve our members. If you need an auto, home or other loan, visit your credit union first. You'll find low rates, convenient terms, personal service and a secure and stable financial institution. For more information, call the credit union at (912) 285-5150 or visit [www.communityunitedfcu.com](http://www.communityunitedfcu.com).



## Direct Deposit: The Simple Way to Get Paid!

Get paid the quick and simple way with direct deposit. Direct deposit is reliable and easy to set up. Your check will be deposited to your account automatically, saving you a trip to the credit union. You can even have your tax refund deposited into your account automatically with direct deposit.

With direct deposit, your funds are available even earlier than when you receive a paper check. You don't have to do a thing, and your money is in your account on time, every time. There's no "check hold" delay, and nothing to get lost. Call Community United FCU today to find out about setting up direct deposit.





[www.communityunitedfcu.com](http://www.communityunitedfcu.com)

1504 Tebeau Street  
Waycross, GA 31501

Mailing Address:

P.O. Box 703  
Waycross, GA 31502

(912) 285-5150

Fax: (912) 285-8194

E-mail:

[commfcu@accessatc.net](mailto:commfcu@accessatc.net)

24-Hour Phone Teller:

(912) 285-1420

Office Hours:

Monday – Friday  
8:30 a.m. – 4:30 p.m.

### Holiday Closings

Martin Luther King, Jr. Day

January 19

Presidents' Day

February 16

## Payroll Deduction The No-Excuse Way to Save

Do you usually begin a new year with a determination to save? Do you typically find yourself at the end of the year with a pile of excuses instead of a pile of money? This year, try the no-excuse way to save. Payroll deduction into your Community United Federal Credit Union savings account makes it easy to pay yourself first. You'll save without having to make that decision every month.

When you sign up for payroll deduction, you can authorize a monthly automatic transfer of an amount you choose to any of your Community United FCU savings accounts, including:

- Holiday Savings Account
- Regular Share (Savings) Account
- Individual Retirement Account

For more information on opening a savings account or signing up for payroll deduction, call the credit union at (912) 285-5150 or visit [www.communityunitedfcu.com](http://www.communityunitedfcu.com).

## Save Now. Shop Next Christmas.

The best way to make your holiday shopping easier is to have the money ready before it's time to shop. A Christmas Club account from Community United Federal Credit Union can help you make that possible. Open a Christmas Club account now, and next year you'll be ready to shop without the worry.

A Christmas Club account keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time. Open a Christmas Club account now and get a head start on next Christmas. For more information, call the credit union at (912) 285-5150.



## It's Annual Meeting Time Again

With the economic crisis continuing, do you feel like it is time for some good news? If so, come to Community United Federal Credit Union's Annual Meeting for a first-hand look at just how strong your credit union is. You'll hear reports of what has been happening at the credit union over the last year – reports that will help you feel confident in our safety and stability. You'll also have the opportunity to help elect our volunteer board of directors to serve the credit union in the coming year.

**February 19, 2009**

**5:30 p.m.**

**Waycross Middle School Cafetorium,  
700 Central Avenue, Waycross**

Join us for refreshments and the chance to win great door prizes. We hope to see you there.

## Has Your Contact Information Changed?

Please help us keep your records at Community United Federal Credit Union current. If you have had a change to any of your contact information, including address, phone number or e-mail, please let us know.

You can pick up a change of information form at the credit union, or we will mail or fax the form to you.

Thank you for helping us keep our records up to date.

