

AUTO LOAN SUMMER SPECTACULAR

as low as
3.74% ★
for 72 months
2009-2011

as low as
3.84% ★
for 66 months
2006-2008

as low as
4.24% ★
for 60 months
2005

52 FREE
for every \$1000 financed
you'll receive one entry
to a drawing for a
year's worth of
car washes!

a la carte

- GAP Insurance
- Credit Life Insurance
- Credit Disability Insurance
- Mechanical Repair Coverage

Protect your purchase with coverage at power of ownership prices.

Time to trade in or trade up? We can help make your 4 wheel dreams come true.

Apply online.

Get pre-approved.

Shop with confidence.

Loan special good through September 30.

Not sure how much car you can afford? Try out our online calculators.



Tax Time

Get your tax refund faster! Use Direct Deposit.
ATLFCU's routing & transit number is

272480429



That's a great rate we're offering on you next car loan, but did you know that it could be even lower? As a member, we reward you with **Power Points** for every service, every account, every balance you maintain.

One thing you can do is exchange them for a lower loan rate. If you borrow \$20,000 for 60 months, you can exchange 30,000 **Power Points** to reduce the rate on your loan by .25%. That's a savings of \$163.23 over the life of the loan.



Look for the Star for other opportunities to save money by using **Power Points!**



ATL
FEDERAL
CREDIT UNION



Prepaid Visa Debit Card

- Instant issue
- Guaranteed Approval
- Load up to \$5,000
- Reload 24 times
- \$5 each*
- First load is free
- \$2 per load after that
- Online access
- No monthly fee

Visa Gift Cards

ALWAYS THE RIGHT SIZE
ALWAYS THE RIGHT COLOR



- \$1.50 each or
- 350 Power Points
- Good for \$25 to \$500
- Not reloadable

DON'T FORGET THOSE
GRADS & NEWLYWEDS!



*Also available: Personalized card with unlimited loads for \$10, first load free



MANAGE ALL YOUR BILLS FROM ONE PLACE.

[Help](#) | [Sign Out](#)

Payment Center

Add a Bill

Bill History

Manage My Bills

My Accounts

My Profile

Welcome Missy Member
Tuesday, March 22, 2011

Pay WHO you want

City of Wyoming
Water
*4454

HOW MUCH and WHEN you want

\$ 50.00 03/28/2011

Payment Center

Pay Bills

Pay From SHARE DRAFT/CHECK 1234

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	Biller Name	Amount	Pay Date
	American Express * 00001	\$	
	Bank of America Visa * 00002	\$	
		\$	

March 2011

S M T W T F S

Today

First day my
payment
may arrive

8 9 10 11 12
13 16 17 18 19
20 22 23 24 25 26
27 28 29 30 31

Go Green.
Get your bills
delivered here!



Bill Reminders

You can set up reminders to help you track when your bills are due. We alert you of any electronic bills you've set up too.

[Set Up Reminders](#)

Are you still writing out checks and using stamps to pay your bills by mail? Or are you visiting multiple websites to pay your bills each month and, worse, are you being charged a fee when you do?

Take control! CU*EasyPay allows you to manage all your bills from one convenient location within your credit union account online. You decide who, when and how much to pay. Pay once, or pay each month automatically. The choice is yours

Typically, CU*EasyPay will cost less than using stamps. And if you're a Maximum Power member, it's FREE! * Just log into your account and click on "Pay My Bills."** You're going to love the difference!



Know exactly WHEN your
payment will be there

*Ask us how to become a Maximum Power member
**Service is activated within 24 hours of sign up

FACTS

WHAT DOES ATL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?



Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ▶ Social Security number and Income
- ▶ Account balances and transaction history
- ▶ Credit history and credit scores

When you are no longer our member, we continue to share your information as described in this notice.

How?

All credit unions need to share members' personal information to run their everyday business. In the section below, we list the reasons credit unions can share their members' personal information; the reasons ATL Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ATL Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes --to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	YES
For our affiliate's everyday business purposes --information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes --information about your creditworthiness	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	YES

Who we are

Who is providing this notice?	ATL FEDERAL CREDIT UNION
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What we do

How does ATL Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does ATL Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▶ open an account or make deposits or withdrawals from your account ▶ apply for a loan or pay your bills ▶ use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▶ sharing for affiliates' everyday business purposes--information about your creditworthiness ▶ affiliates from using your information to market to you ▶ sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your requested restrictions will apply to all owners of the account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. ▶ ATLFCU has an affiliated relationship with X-tend for Shared Branching
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▶ ATL Federal Credit Union does not share members' personal information with nonaffiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▶ Insurance companies (CUNA Mutual, Allied, AIL)

Other Important Information

- ▶ ATLFCU has an affiliated relationship with X-tend for shared branching during which some of your information may be shared for the purpose of completing your transactions. You may opt out of shared branch transactions to prevent this sharing of information.
- ▶ ATLFCU occasionally enters into a joint marketing agreement when we think we may be able to provide a product or service at a reduced cost or increased benefit. ATLFCU does not share your non-public personal information for joint marketing. You may, however, still opt out of joint marketing.

Questions?

Call 800-253-4637 or email staff@atlfcu.com

To limit our sharing

Complete the form below and mail it to us at

ATL Federal Credit Union
841 36th ST SW
Wyoming, MI 49509

Please do not share my information with

- Affiliates for business purposes (X-tend Shared Branching)
- Non-Affiliates for Marketing
- Joint Marketing Partners

Signature

Account #

Date