

Coosa Valley

A PUBLICATION OF
COOSA VALLEY CREDIT UNION
SUMMER 2013

Voice

NEED A LOAN?

YOUR FIRST STOP SHOULD BE YOUR CREDIT UNION



- **AUTO LOANS** New or Used, Coosa Valley has great rates on Auto Loans. Finance with us at a branch or at the dealer and your rate will always be the same or lower than most financial institutions. Our new car rates are lower than ever! Plus, we also offer loans on Boats, Trucks, Motorcycles, Recreational Vehicles, ATV's and Motor Homes.

- **HOME-EQUITY LOANS (HE)** are installment loans. Like regular mortgages and auto loans you're given a certain amount of money which you typically receive all at once and pay back according to a set schedule over time. Home-equity loans usually come with fixed rates and fixed payments.



- **HOME-EQUITY LINE OF CREDIT (HELOC)** This type of loan works more like a credit card. You're given a credit limit that you can borrow against, and paying down your debt frees up more credit that you can potentially spend. Home-equity lines of credit have variable interest rates that are typically tied to the prime rate. You can use your Home-Equity Loan or Home-Equity Line of Credit to remodel or renovate



- **HOME MORTGAGES** Coosa Valley Credit Union is the natural choice for your home loan needs. We offer great mortgage rates with the personal service our members have come to expect. We can help make refinancing or purchasing your home an easy, hassle-free experience. Before you start the loan process, let us walk you through what you can expect.

We'll give you valuable tips along the way. Then when you're ready to apply for your loan, we'll let you do it the way YOU are most comfortable. We promise to do all we can to make the mortgage process easy and hassle-free!

- **PERSONAL LOANS** Coosa Valley offers low interest rates with fast processing and convenient financing. These loans are often used for debt consolidation, medical emergencies, vacations, car repairs, Christmas expenses and other unexpected events.



- **SAVINGS SECURED LOANS** These are funds secured with deposits in a savings or savings certificate account. These loans feature the most attractive interest rates, and you will continue to earn dividends on your savings.

**WHATEVER TYPE OF LOAN YOU MIGHT NEED,
YOUR CREDIT UNION CAN HELP AND
SAVE YOU MONEY.**

Fun! Don't miss the upcoming events happening in YOUR community...page 4!

Privacy Notice & Disclosure

2013 CVCU Privacy Notice

FACTS

WHAT DOES COOSA VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

What we do

How does Coosa Valley 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 Coosa Valley Federal Credit Union collect my personal information? We collect your personal information, for example, when you

- open an account or apply for a loan
- make a wire transfer or show your government-issued ID
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- 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

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Coosa Valley Federal Credit Union has no affiliates*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mailhouse, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers*

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT*

FACTS

WHAT DOES COOSA VALLEY 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 account balances
- account transactions and checking account information
- credit card or other debt and credit history

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

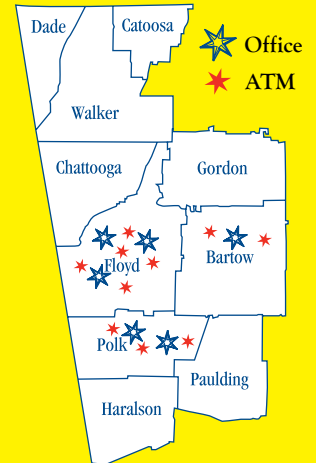
How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Coosa Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Coosa Valley 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 to 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 706-802-6514

LOCATIONS LOCATIONS LOCATIONS

Serving the 10-County
Coosa Valley Region



Main Office
2010 Redmond Circle
Rome, GA 30165
706-235-8551

East Rome
1504 Dean Avenue
Rome, GA 30161
706-292-0678

Cartersville
1149 N. Tennessee St.
Cartersville, GA 30120
770-382-7234

Cedartown
819 North Main St.
Cedartown, GA 30125
770-748-4901

Armuchee
3040 Martha Berry Hwy.
Rome, GA 30165
706-234-6630

Rockmart
1400 Chattahoochee Dr.
Rockmart, Georgia 30153
770-684-7436

www.mycvcu.org

In the Community

CVCU supporting the communities we serve...



The Senior Inforum In Rome

"One of my favorite events of the year with our senior citizens from all over Northwest Georgia." ...Robert Smyth



Streets Alive Downtown Rome

"Had a wonderful time with kids and members during the Streets Alive celebration in downtown Rome."
...Serena Stevenson



Euharlee Covered Bridge Q

"Really enjoyed seeing all the families and tasting all the wonderful BBQ" ...Rhonda Padgett



"SOLD OUT! It was the words we wanted to hear. With over 25k ducks sold for this fundraiser- it was an amazing sight to see and extremely encouraging to see the community come together like they did"

Duck Derby in Cartersville

...Kaytlin Greenly



CREDIT UNION

The more you use a not-for-profit credit union, the more you benefit. But you might lose ALL of the benefits you enjoy at Coosa Valley Credit Union unless Congress hears loud and clear from members like you that you want us protected as part of federal tax reforms.

Members also receive higher returns on savings and lower and fewer fees than they would have earned or paid by doing their financial business with a bank.

Credit union members quickly discover: To know a credit union is to love a credit union. But, these financial benefits are only an average (about \$6 billion in savings spread among 96 million credit union members nationwide).

Loyal members – those who use the credit union and its services extensively – often realize total financial benefits that are even greater than the average.

And they consistently rate credit unions tops in service and satisfaction. If the savings and service you enjoy at Coosa Valley Credit Union Credit Union is important to you, please take a moment to ask Congress to preserve credit unions' tax status as part of tax reforms occurring now. Without that, you could lose the many benefits you enjoy.

Visit DontTaxMyCreditUnion.org to send a pre-written email to your Member of Congress today, or call them toll-free at 877-642-4223. Simply tell them, "Don't Tax My Credit Union!"

Dear Ron,
One of our members who uses our branch, Daniel, needed a bicycle since his had broken. Daniel is a very special member and his bike was his only mode of transportation. He had been without one for quite a while and would have to walk to the credit Union when his check came in to make his deposit. The team here at East Rome got on it. We found someone to donate a bike that just needed a new front tire. Everyone pitched in a little money for the new tire and we had it installed. Daniel was so excited! He rode around and around in the parking lot with a big smile on his face. This is just another example of the wonderful people that work for Coosa Valley Credit Union and just how much they really care about our members.

Sincerely,

Kathy Gaston
Branch Manager East Rome.



THE CREDIT UNION DIFFERENCE. PEOPLE BEFORE PROFIT



Coosa Valley **Sponsored Events** CREDIT UNION **in Your Communities**

Homespun Festival

July 19 & 20, 2013 • Downtown Rockmart

Join Coosa Valley Credit Union for the Homespun Festival July 19th and 20th in downtown Rockmart. For over 35 years, artisans and nonprofit groups from Polk County and surrounding areas have come together to celebrate local talent and entertainment. There's a ton of fun and exciting things to do and see at the Festival. Whether you are into music, arts and crafts, 5K races, beauty pageants or car shows, the Annual Homespun Festival is the place to be. So mark your calendars and we will see you there!

HOLIDAY CLOSINGS

All Branches will be closed to observe the following holidays:

Thursday
July 4

Independence Day

Monday
September 2

Labor Day

*Be sure to use your credit union's
Audio Response, Home Banking or
ATMs during the holidays.*

