

MEMBER *advantage*

6251 Crooked Creek Road • Norcross, Georgia 30092-3107 • acuonline.org Winter 2010

Buying A Car?

Get Your Loan Pre-Approved.
You Could Win \$1,000.

If you're in the market for a new or used vehicle, get off to a good start by getting your loan pre-approved with your credit union. Getting pre-approved lets you know how much you can afford to spend on your vehicle before ever stepping foot into a dealership. Once you're pre-approved you can look for your vehicle with confidence knowing that your credit union has your loan taken care of. Plus, if you get your loan pre-approved before January 31 you could win \$1,000! Ready to get going? Get your loan pre-approved online at acuonline.org. Enter **1000** for the promo code.



Members Get More With CU CarFinders

Let CU CarFinders locate your vehicle and you'll get a value package worth \$1,000 if you buy before January 31. This value package includes Road Hazard Protection, GAP Insurance, and Tire and Rim Insurance.

Visit cucarfinders.com and acuonline.org for more info.

We Have Money For Mortgages.

Great Rates & Tax Credits Too.

Get a great rate on a Mortgage from your credit union. With money to lend, we'll help you get your first home or your next home.

Tax Credits for home buyers have been extended through April 30, 2010 for first-time purchases as well as for repeat home buyers. First-time buyers can get a Tax Credit of up to \$8,000. Repeat home buyers can get a Credit of up to \$6,500.

Homes must be purchased by April 30, 2010 and the purchase completed by June 30. Details at acuonline.org.



GREAT RATES FOR MEMBERS

Loans

Auto Loans ¹	APR 3.90%
Home Equity LOC ²	APR 4.00%
5 Year Fixed-Rate Equity	APR 4.95%
Visa Platinum Cards	APR 9.90 – 12.00%
Auto Refinance ³	APR 3.90%

APR = Annual Percentage Rate

¹ 2008 and newer models. Up to 48 months.

² Rate based on Prime Rate. Subject to change quarterly.

³ For loans obtained at other banks or credit unions.

2009 and newer models. Up to 48 months.

Rate and term may differ based upon credit history.

Rates and terms subject to change. Offer may be withdrawn.

Checking & Savings

Money Market Accounts	APY 0.75 – 1.50%
CU \$aveMore ⁴	APY 7.00%
Share Accounts	APY .50%
Advantage Checking	APY .10% – .50%
IRA Share Account	APY .75%

APY = Annual Percentage Yield

⁴ Requires Checking Account. Rate paid on first \$500.

Rate and term may differ based upon credit history.

Rates and terms subject to change. Offer may be withdrawn.

Get a Lower Car Payment or \$100

Let us lower your monthly car loan payments on autos financed at other banks or credit unions. If we can't lower your payment, we'll give you \$100. How easy is that?!

Apply online at acuonline.org. For the promotion code, enter REFI OFFER. You can also call us at 770.448.8200, Ext. 2390. Have the name of your current lender, your current rate and term, and the payoff amount of your loan on hand.

Member must qualify for loan under ACU's guidelines. Auto must meet our value and age guidelines. Leases and Balloon Notes are not eligible for this offer. Offer may be withdrawn at any time without notice.

Let Us Lower Your Payments To Save You Money!



RATES AS LOW AS
3.90% APR
FOR UP TO 48 MONTHS

Annual Meeting Is February 26

Members are invited to attend the 80th Annual Meeting, held at ACU's Main Office at 6251 Crooked Creek Road, Norcross, Georgia. The meeting begins promptly at 5 p.m. on Friday, February 26, 2010. The Chairman of the Board has appointed a Nominating Committee which will review and nominate members who wish to be considered for board vacancies.

Members who want to be nominees must complete a director's application, available from the Marketing Department, 770.448.8200, Ext. 2103. Please submit a resume with the application. The deadline for nominations to be received is 4 p.m. on January 22, 2010.

All applications can be sent to:

Nominating Committee Chairman
Associated Credit Union
6251 Crooked Creek Road
Norcross, Georgia 30092-3107

Five Vacancies To Be Filled

Directors for five, three-year terms will be elected at the annual meeting.

On January 29, 2010, a list of those nominated will be posted. Petitions may nominate any member who has previously applied for nomination but was not nominated. Petitions are available from the Marketing Department. Fifty member signatures are needed to be considered for nomination. The deadline for petitions to be received is 4 p.m. on February 16, 2010.

Requests for new business other than elections to be brought before members at the meeting must be submitted in writing to the Chairman of the Board at least 30 days prior to the meeting.

HOLIDAY SCHEDULE

All Offices Will Be Closed
For The Following Holidays

Martin Luther King Day

Saturday & Monday, January 16 & 18

Presidents Day

Saturday & Monday, February 13 & 15



BOARD DECLARES .50% DIVIDEND FOR FOURTH QUARTER

The Board of Directors declared a dividend rate of .50 percent per annum for all share accounts for the fourth quarter of 2009. The annual percentage yield is .50 percent. Dividends were posted to all qualifying accounts December 31. Accounts must have an average daily balance of \$50 for the quarter to earn interest.

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Main Office
6251 Crooked Creek Road
Norcross, Georgia 30092-3107

Telephone 770.448.8200

Outside Georgia 800.235.3259

Inside Georgia 800.422.7319
(Area Codes 229, 478, 706, 762, 912)

acuonline.org

Management:

President & CEO: C. Lin Hodges
Executive Vice President: T. Greg Connor
Executive Vice President & CFO: Timothy G. Bridges
Senior VP, Marketing & Administrative Services: Glenn C. Miller
VP, Operations: Deborah S. Tuttle
VP, Accounting: Betsy C. Lynn
VP, Training & Development: Pamela G. Mott
VP, Loans: William D. Baum
VP, Mortgage Loans: Excerptal L. Harden
VP, IT: Karl R. Mann
VP, Business Development: Mark D. Waller
AVP, Visa: Cathy L. Corley
AVP, Audit: James L. LaFond
AVP, Operations: Sherri D. Maner

Board Of Directors:

John Petros M.D., Chairman
Ron K. Ford, Vice-Chairman
Allen B. Bryan, Secretary
James C. Barbre III
Timothy F. Kercheval
Harvey R. Campbell
Paul M. Enders
Margaret L. Pittman
Charles A. Gehrman
D. Keith Gettmann
Donald H. Hemenway
C. Lin Hodges
Morris W. Macey
A. W. Smith
Doyle C. Spears Jr.

Supervisory Committee:

Timothy F. Kercheval, Chairman
Paul M. Enders
D. Keith Gettmann
Margaret L. Pittman
Doyle C. Spears
Michael A. Collins
James P. Kennedy

Credit Committee:

Harvey R. Campbell, Chairman
James C. Barbre III
Allen Bryan
A. W. Smith
Jennifer Chapin
Charles J. Harris
Susan Smegal

Rates Published As Of December 31, 2009.
All Deposit & Loan Rates Subject To Change.



We Do Business In Accordance
With Federal Fair Lending Laws