



A Traveler's Financial Checklist

You've double-checked your suitcase to make sure you remembered everything you need, but did you remember to double-check your wallet?

When traveling, what you carry in your wallet may be the most important thing you pack. Everyone has different spending styles, and depending on your destination, you should think about the best way to carry money. For instance, most big cities in the United States will accept debit/credit cards at just about all locations, and ATMs will be available all over for cash withdrawals. However, head to a foreign country, and you have to be a little more careful.

Georgia Power Federal Credit Union recommends that you spend some time researching your travel destination before deciding which option is the best for you. Usually, a combination of two or more spending methods works best.

- ✓ **Cash.** Believe it or not – it still works! And if you're in a rural part of the U.S. or in many areas of foreign countries, it's still your best bet.
- ✓ **Visa® Debit cards.** Most major debit cards are accepted worldwide, but it's best to check ahead.
- ✓ **Visa® Credit cards.** Plastic is obviously known worldwide, and Visa® and MasterCard® are the most widely accepted.
- ✓ **Traveler's Checks.** Still widely accepted and safer than carrying cash, Traveler's Checks spend just like cash, but can be replaced if something happens to them. Note: GPFCU does not sell Traveler's Checks.

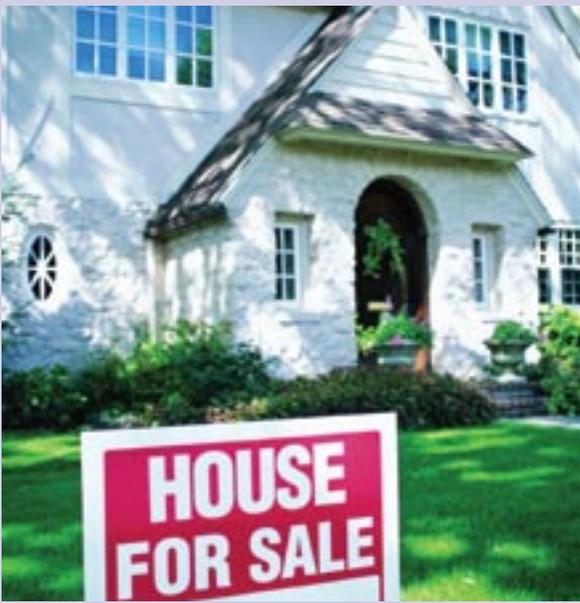
Win a \$25 Gift Card

We have hidden the last four digits of a member's social security number in this newsletter. The number will be easy to recognize. Look for four digits in this format <XXXX>. If it's yours, contact us before the end of June. Call us at 770-677-0324 or e-mail us at marketing@gpfcu.org with your name and phone number. It's that easy! We will confirm your identity and call you back with the good news.

Holiday Closing—July 3

Georgia Power Federal Credit Union branches will be closed Friday, July 3 in observance of Independence Day.

Don't forget, you can still access your accounts through online banking or audio response, 24 hours a day, seven days a week, even when we're closed. We also offer over 65,000 convenient locations for surcharge free ATM withdrawals. [Click here to find an ATM near you.](#)



Home Buying and Credit Seminar

The Georgia Power Metro East Employee Council sponsored three home buying and credit score seminars for its employees this past month. These seminars were presented by Georgia Power Federal Credit Union and Independent Mortgage. <5997> If you are interested in holding a seminar at your location, contact us at marketing@gpfcu.org.

Looking to purchase a home or refinance your mortgage, [click here to apply online](#).

Financial Security



On May 20th, the Helping Families Save Their Homes Act was signed into law and has extended the \$250,000 share insurance coverage through December 2013.

The National Credit Union Administration (NCUA) is the federal agency that administers the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF, like the FDIC's Deposit Insurance Fund, is a federal insurance fund backed by the full faith and credit of the U.S. Government.

Credit Unions that are insured by NCUSIF must prominently display the official NCUA insurance sign. No credit union may terminate its federal insurance without first notifying its members.

Here are some important facts to remember about your share insurance provided by the NCUSIF:

- Not one penny of insured savings has ever been lost by a member of a federally insured credit union.
- As a member of a federally insured credit union, you do not pay directly for your share insurance protection. Your credit union places a deposit into the NCUSIF and pays an insurance assessment based on the total amount of insured shares and deposits in the credit union. Federally insured credit unions are required to deposit and maintain one percent of their insured shares and deposits in the NCUSIF.

Check Your Financial Pulse

Stop by and see us at the following Georgia Power Company locations!*

June 10, 2009 3:00 – 4:00 PM Homebuyer Seminar & Understanding Your Credit Score* 760 Ralph McGill Blvd. Atlanta, GA 30312	June 16, 2009 7:00 – 10:00 AM Health Fair* 2103 North Leg Road Augusta, GA 30909
July 8, 2009 7:00 – 10:00 AM Health Fair* Plant Scherer 10986 Hwy 87 Juliette, GA 31046	July 15, 2009 7:00 – 10:00 AM Health Fair* Plant McManus One Crispin Island Brunswick, GA 31523

*Access limited to Georgia Power employees only.



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