PowerSource

Keeping Members Connected | July/August 2013

CU on the GRID

CU Power Membership

Valuable Benefits For Virtual Banking

If remote banking is for you, enjoy even more convenience with your CU Power Membership! There's no charge for this unique service, yet the perks are many. You'll benefit from higher rates on deposits and save with discounted loan rates. You'll also save on a variety of everyday services, like ATM access and overdraft protection.

And when you enroll in CU Power Checking, your smart phone becomes your personal virtual branch.

Learn More

Click here for more details or call us at **800-360-6362**.

*CU Power Checking Account requires deposits and withdrawals to be made using a remote method like your smartphone, PC or ATM. You can still make up to four (4) teller transactions in-branch per year, per member at no cost and making deposits is always free. Other actions, like receiving eStatements, are required to maintain account status. Contact credit union for full details.

†Georgia Power Federal Credit Union does not charge CU Power Members a fee for the use of ATMs. However, fees may apply when using ATMs outside our network. For full details and disclosures, click here.

With CU Power Checking Account*

Along with above market earnings, CU Power Checking provides unlimited free ATM access† and secure online banking technology.

- Make Deposits With Your Mobile Device
- Withdraw Funds From ATMs And At POS
- Pay Bills
- Transfer Between Accounts

AUTO & HOME INSURANCE

YOU COULD SAVE ON YOUR **CAR AND HOME INSURANCE**

Exclusively for credit union members

You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to $427.96*!

With the TruStage Auto & Home Insurance Program, when you combine your car and home insurance you can qualify for discounts and get fast 24/7 claims service (including holidays).

Make a simple phone call today to determine the discounts for which you qualify.

Call for your FREE, no obligation quote.

Toll-free **1-888-380-9287**

Monday - Friday ..... 7am - 1am ET
Saturday ..... 7am - 11:30pm ET
Sunday ..... 9am - 10pm ET

Visit us at **TruStageAutoHome.com**

TruStage™ Insurance Agency

TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 75 years, serving more than 13 million credit union members.

TruStage™ Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

*Figure reflects average national savings for customers who switched to Liberty Mutual's group auto and home program. Based on data collected between 1/1/2012 and 6/30/2012. Individual premiums and savings will vary.

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Protect Against Overdrafts

Take advantage of a convenient credit line to protect against accidental overdrafts. Your line can range from $500 to $1,000 and is available with no monthly service fees and no NSF check charges.

Tap Into Low-Cost Funds

And Finish Your Projects With Ease

At Georgia Power FCU, our Summer Projects Loan will give you the funds you need for any project or purchase, and you won't have to worry about maxing out your credit cards.

Not only will you save with a great low rate, you'll love this loan's versatility. Buy furnishings, build a new deck, or update your kitchen or bath; you can even take care of back-to-school expenses. Apply online or call us at **800-360-6362**.

*APR = Annual Percentage Rate. Your rate may differ based on your creditworthiness and could be higher than the stated rate. All rates and terms quoted are subject to change.

Summer Projects Loan

Borrow $5,000 With Rates As Low As

5.99% APR*

For 12 Months

OR

6.49% APR*

For 24 Months

Ways To Keep Your Money Safe While Vacationing This Summer

Let Georgia Power FCU and your other credit card providers know when and where you will be traveling. Together, we can help monitor your accounts against suspicious activities.

Use the hotel safe for your valuables whenever possible – including your documents.

Consider using your credit card over your debit card, most credit cards have loss protection. If fraud should occur within your debit account, it could deplete your funds and is harder to recoup.

Stop your mail while you're away. It's easy and your personal information will be safe.

Leave your laptop at home. It contains countless items of information like passwords and accounts.

Never let your card out of sight when completing a purchase. Always get a receipt with the name, address and phone number of the business imprinted on it.

If You're Paying Over 3% On Your Mortgage

Lock In On A Low Fixed Rate

For a limited time, we're offering fixed rate Equity loans BELOW Prime Rate. Though expected to rise in 2013, rates are still exceptionally low, so call us today.

Feel comfortable with a great rate and one low monthly payment, with loan amounts up to $100,000. You can pay off your higher interest rate mortgage and save thousands.

Lock In And Save!

- FIXED Rate BELOW Prime
- Terms 5-15 Years
- NO Closing Costs
- Loan Amounts Up To $100,000
- NO Cash Out

Call us at **800-360-6362** to apply today.

Equity Loans BELOW Prime Rate

Limited-Time Offer

Holiday Closing

Labor Day
Monday, September 2, 2013

Stay connected 24/7 with Mobile Banking, Internet Banking, CUeDeposit or visit us at www.cuonthegrid.org or on Facebook.

Powered by GEORGIA power FEDERAL CREDIT UNION

where members come first

1-800-360-6362

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