PowerSource

Keeping Members Connected | May/June 2013



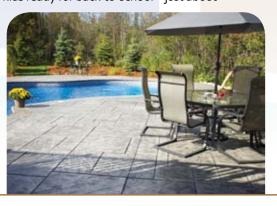
The Right Loan At The Right Time

Before putting larger purchases on a credit card or draining your savings, take advantage of the Summer Projects Loan from GPFCU. Use the cash for household projects, furniture, life events, vacation, getting kids ready for back-to-school – just about

anything. It's also there for those unexpected events, too. Applying is easy and you'll get a quick decision and be on your way in no time.

Apply Online

Visit www.georgiapowerfcu.org or call us toll-free at 800-360-6362.



Summer Projects Loan

Borrow \$5,000 With Rates As Low As

5.99% APR*

For 12 Months

OR

6.49%

For 24 Months

*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.

Make Improvements Using Your Home's Equity

Easily tackle your bigger projects this summer with Georgia Power FCU's fixed rate Home Equity Loan or a flexible Home Equity Line Of Credit. Complete home renovations, bill consolidation, vehicle financing or ongoing expenses like education. Plus, interest paid could be tax-deductible (consult your tax advisor).

Other advantages include:

- No closing costs
- Competitive rates and terms
- Borrow up to 80% loan-to-value
- Fixed and variable rates designed for your needs

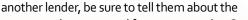
Apply Today!

Applying is easy and only takes a few minutes when you visit our <u>loan application</u> at **www.georgiapowerfcu.org**. You can also call **800-360-6362** or **770-396-9005** and speak to a Financial Sales Associate.

Spread The Word – Get A Better Auto Loan

Then Help Yourself To \$50

We have money to lend and need your help to spread the word. If you know a co-worker or family member who has a vehicle financed somewhere else, or has an existing high interest loan they would like to refinance from



great low rates and fast turnaround at Georgia Power FCU.

Share the benefits of Credit Union membership, and as a "Thank You," we'll give you a \$50 reward for each new vehicle loan* you refer! Visit us online to view FAQ's and find out how to make a referral.





*Vehicle loan amount to be \$10,000 or higher, model years 2008 or newer. The member must meet Georgia Power FCU's normal loan and membership approval process for you to receive your reward. The member must not have an existing loan with Georgia Power FCU, or a loan within the twelve (12) months preceding their referral. We reserve the right to cancel or change this promotion at any time. Employees of Georgia Power FCU are not eligible for referral rewards. Limit five rewards per member.

GPFCU's VISA® Platinum Credit Card Can Give You Immediate Savings

Transfer High-Interest Balances And Save \$\$\$

Start saving right away by transferring balances from other credit cards to a lower rate GPFCU Platinum VISA.® We make it easy – with no fees – when you access our online Balance Transfer Form today. Check out an example of how much money you might save assuming no additional charges are made with the card.

Starting Balance: \$10,000		
Card	Bank Card	GPFCU Platinum Visa
Typical Interest Rate	21.75% APR*	11.75% APR*
Fixed Monthly Payments For 5 years	\$275.00	\$222.00
Monthly Savings	\$53.00	
Savings In Overall Interest Paid	\$3,180 over the life of the loan!	

Deposit the \$53 difference in a GPFCU Regular Savings Account, and in 5 years not only could you be out from under your credit card debt, you will have built a rainy day fund!

To learn more and calculate your current cost of credit card debt, visit www.federalreserve.gov/creditcardcalculator. The results will surprise you!

*APR=Annual Percentage Rate. The APR is variable and tied to the Prime Rate. Rates subject to change monthly, other rates are available and are based on creditworthiness (Terms and conditions apply)

FYI – New Tax Collection Method For Vehicles Titled In Georgia Takes Effect

People who titled their motor vehicle(s) in the State of Georgia on or after March 1, 2013 are required to pay a one-time tax imposed on the fair market value of the vehicle. The *title ad valorem tax* fee ("TAVT") replaced the previous sales and use tax and the annual *ad valorem tax* that collects the fee each year upon renewal of the vehicle's tag. Other provisions have been enacted as well.

For more information go to http://onlinemvd.dor.ga.gov/Tap/faqs.aspx and http://onlinemvd.dor.ga.gov/Tap/welcome.aspx, or contact your county's Motor Vehicle Office. County-by-county address and phone number can be obtained by visiting http://motor.etax.dor.ga.gov/tagoffices/selecttagoffice.aspx.

Take A Break With Skip-A-Payment

Having flexibility to postpone a loan payment can come in handy when planning summer fun. For a small fee, skip one of your GPFCU loan payments* this summer and use the extra money however you want. For your convenience, the Skip-A-Payment form is available online here. Once received, we'll process your request right away. Call 1-800-360-6362 or 770-396-9005 for more information.

*There is a \$20 processing fee that will be deducted from your account at time of Skip-A-Payment form submission. Loans must be current at the time the payment holiday form is received or the request will not be processed. Single Payment, Home Equity, HELOC, Real Estate and Visa Credit Cards are not eligible for payment holiday. The interest on your loan will continue to accrue.



If you prefer to do all of your banking online, our CU Power Membership is designed for you.

Get all the regular Share Membership benefits plus the CU Power Checking Account.

Check Out These FREE Features:

- Online Banking
- Online Bill Payment
- Mobile Banking*
- e-Alerts
- CUeDeposits (using your smart device)
- eStatements

Learn More And Apply Today!

Visit www.georgiapowerfcu.org or call us toll-free at 800-360-6362

*Georgia Power Federal Credit Union does not charge a fee for the use of our Mobile Banking service. Depending on your service data plan, you may incur web charges. Check with your mobile service carrier to get more information.

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



where members come first

1-800-360-6362

5901A Peachtree Dunwoody Road, Ste. 275 Atlanta, Georgia 30328



