POWERSOURCE

For members of Georgia Power Federal Credit Union

GEORGIA power FEDERAL CREDIT UNION

GPFCU Celebrates Its 75th Anniversary

It all started in 1935 when a small group of Georgia Power Company–Atlanta Division employees pooled their funds and obtained a federal charter to become Georgia Power Atlanta Federal Credit Union.

Over 50 years later, after merging the Georgia Power Augusta Employees Credit Union, we changed our name to Georgia Power Federal Credit Union. Building upon a strong foundation of service to the employees of Georgia Power Company in the Augusta and Atlanta markets, we obtained a charter conversion in 2006 so we could serve those who work in the electric utilities industry in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Virginia.

Some of you joined the credit union because your parents were members and they educated you about the benefits of joining a credit union. But not just **ANY** credit union, one that understands **WHO** their members are and **WHAT** they need from their financial institution. As a credit union that serves primarily electric utility industry employees and their family members, we strive to bring you the products and services that fit your lifestyle.

Georgia Power Federal Credit Union has been serving members for 75 years and we are proud of it. The credit union industry itself celebrated its 100 year anniversary in 2009. More important than where we come from is our commitment to the future and the financial well being of those we serve.

Interesting Facts

- We currently serve members living in 45 out of 50 United States.
- Our oldest active membership is a member who joined the credit union in 1947.
- Checking accounts were offered for the first time in 1984. We have 10 members who opened a checking in 1984 and still have the account today.

"Get Financially Fit"

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

February 3, 2010 – 7:00 – 10:00 AM
Minola Health Fair*
5195 Minola Road, Lithonia, GA

February 17, 2010 – 7:00 – 10:00 AM
Gwinnett Health Fair*
3825 Rogers Bridge Road, Duluth, GA

February 24, 2010 – 7:00 – 10:00 AM
Atlanta Operating HQ's Health Fair*
760 Ralph McGill Blvd., Atlanta, GA

March 3, 2010 – 7:00 – 10:00 AM
Sands Place Health Fair* <6585>
1769 Sands Place, Marietta, GA

*Access limited to Georgia Power employees only.

VISA® Credit Card Announcement

Georgia Power Federal Credit Union is excited to announce our VISA® credit card programs are going Platinum! If you currently have a GPFCU VISA® Classic or Gold credit card, you will be receiving your NEW Georgia Power Federal Credit Union Platinum VISA® credit card in the mail the week of February 8, 2010. All Classic and Gold cards will stop working as of February 21, 2010. Our current VISA® credit card holders will not see any changes to their rate or terms.

Please note that the following changes will occur with your new Platinum card:

- **A new account number and expiration date.** You will need to change the account number and expiration date with any vendors you use for automatic payments.
- **New address to remit your payment.** Don't forget your automatic bill payment remittance address.
- **New phone number for customer service 866-820-3802.**
- A non-usage fee will apply when the card is not used at least once in a 12-month period.

Your card still provides you with the same benefits you have come to expect.

- **NO** Annual Fee.
- **NO** Cash Advance Fee.
- **NO** Balance Transfer Fee.
- Same **LOW** interest rates on cash advances or purchases.

We know you will enjoy your new custom branded Georgia Power Federal Credit Union Platinum VISA® credit card. If you have any questions, please contact us at 800-360-6362.

Visit Us Online!

Don't miss out on the latest promotions and important events.

Visit our website frequently for updates.

Be sure to see if the last four numbers of your Social Security number are hidden in this newsletter. If you find them, call us at 770-677-0324 or e-mail us at marketing@gpfcu.org with your name and phone number. You could win a $25.00 gift card!

Minimize Your Taxes

Open or Add to an IRA by April 15 – Reduce your taxes and save for retirement or educational expenses with an IRA. Your savings will grow tax-free, and you may qualify to take a deduction on your 2009 tax return.

Traditional or Roth IRA – Contribution limits for 2009 and 2010 are $5,000 for either the Traditional or Roth. In addition, if you are at least 50 years old, you have the option to 'catch up' which allows an additional contribution of up to $1,000.

Coverdell Education Savings Account – If educational expenses are in your future, consider the Coverdell Education Savings Account. Most people can contribute up to $2,000 on behalf of a child. All contributions are non-deductible.

Visit us at www.georgiapowerfcu.org to learn more about these retirement type accounts. As always with any financial investment, please consult your tax advisor for details on your particular situation.

Get Your Tax Return Faster With Direct Deposit!

Simply use Form 1040, 1040A or 1040-EZ and complete the following three steps:

Step 1: Enter Georgia Power Federal Credit Union's Routing & Transit Number: 261071412

Step 2: Check either Checking or Savings

Step 3: Enter your Georgia Power Federal Credit Union Member Number

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Choose **Easy.**

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