# **PowerSource**

Keeping Members Connected | Spring 2013



## Mark Your Calendar...

#### Important Date For Our Annual Meeting

We invite you to join us for the annual business meeting. As part of the meeting process, an election will be held to fill three positions, each with three year terms. The election will not be conducted by ballot unless there is more than one nominee for each position. No nominations will be accepted from the floor.



Volunteers are the backbone of the credit union. From hiring the leadership of the credit union to setting policies, we can't stay in business without them. The Nominating Committee Chairman, Joe Thomas, and the other committee members present the following nominees for three positions on the Board of Directors: Incumbents Ann King, David Lyons and Randolph Tutt. A brief biographical summary for these candidates can be found on our website at www.georgiapowerfcu.org. Nominations may also be made by petition. As a member of the credit union, you are eligible to submit a valid petition, which must include signatures of no less than 78 members. Members signing the petition must be at least 18 years of age. Along with the signed petition, candidates should include a statement of qualifications and a brief biographical summary, mailed to:

Georgia Power FCU ATTN: Nominating Committee Chairman 5901A Peachtree Dunwoody Rd., Ste 275 Atlanta, GA 30328

This information must be received no later than May 13, 2013.

**Date:** June 24, 2013

Registration Begins: 3:30 pm Business Meeting: 4:00 pm

Location: Georgia Power Company 760 Ralph McGill Blvd NE Atlanta, GA 30312



### Want To Be Debt Free In 10?

#### Let Us Show You How!

If you could be out from under your mortgage payment in the next ten years, what would that do to your family's budget? Would you be able to retire? Take out fewer student loans for your child's education? How

about just the feeling of owning your home outright and seeing that deed in your hands where it belongs?

All of this could be possible with the help of Georgia Power FCU and the professionals at Independent Mortgage Associates. Our "Debt-Free In 10" program offers you the



### For A Limited Time - Special Interest Rates And No Origination Fee!

Call for details

opportunity to refinance an existing mortgage from another lender(s) to a new fixed-rate 1st mortgage that can be paid off in ten years. We also offer other financing options at competitive rates that may lower your monthly payment so you can keep more money in your pocket.

#### **Applying Is Easy**

Contact Lori Martin of Independent Mortgage Associates at **800-425-6949** for a free quote or visit **www.georgiapowerfcu.org** to apply online.

## No Hassle, Dealership Alternative

Plus, save thousands off of MSRP!

## Introducing CU Carfinders



Our NEW CU Carfinders auto buying service is a simple, no-stress way to buy a vehicle. Get real savings for both new and used cars. Plus, they'll deliver right to your door. With CU Carfinders' prices and our financing rates as low as 2.24% APR\* for 2008 models and newer, you could save thousands!

#### **Get Started!**

- Get your loan pre-approved at the credit union
- We will have a CU Carfinder Representative give you a call
- Complete forms and arrange delivery

Visit **www.georgiapowerfcu.org** for complete details.

#### **Applying Is Easy!**

To get approved quickly and easily, call us toll-free at **1-800-360-6362** or fill out our quick loan app online.



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

## Sign Up, Sign In And Be Entered To Win \$25

By going paperless and viewing your account statements online, you are helping your credit union save money on printing and postage. As a way of saying "Thanks" for taking advantage of eStatements, all members who sign up for eStatements during a given calendar month will be entered in a drawing for a \$25 gift card.

Don't delay, this gift card offer won't last forever.

View your account statement securely and conveniently online, 24/7. Your eStatement includes the same information as a paper statement. You can print it or save it for future use. eStatements are free of charge!

To sign up for eStatements, you must be a registered Online Banking user. Go to the Online Banking enrollment box or to login if you are already registered. The

> Online Banking enrollment box is on our homepage

at the top left.

## **How To Improve Your Credit Score**

Did you know that having a poor score could prevent you from borrowing, acquiring insurance, renting an apartment or getting that new job? Be ready with these tips to put your best foot forward, credit-wise:

- 1. Know your Credit Score Know where you stand with creditors. FICO,® which stands for Fair Isaac Corporation, evaluates payment history, amount of debt owed, length of credit history, new credit and types of credit used. Scores range from 300 to 850 the larger the number, the better. Check with your credit union for the best way to obtain your score.
- 2. Make corrections to your Credit Report It isn't that unusual to find errors on your credit report. If you find information that is incorrect, contact the reporting credit bureau as soon as possible. Points can be restored with this type of legwork.
- 3. Get current on your payments Identify any accounts that are not up to date. Nothing sends up the red flag faster, thus lowering your credit score, than late payments. Pay off as quickly as possible. Improvement will be difficult with outstanding debt.
- 4. Avoid opening new lines of credit If your goal is to raise your score, it is better to maintain a low balance on revolving credit than to be searching for new credit you don't need.

Protecting your good credit should be part of your financial planning, just like reviewing your tax and retirement planning. If you would like help reviewing your credit history, call us for assistance.

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

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