POWERSOURCE

For members of
GEORGIA power
FEDERAL CREDIT UNION

Target Zero—Liability That Is!

When using your VISA® Check Card at the checkout counter, you have a choice between debit (entering your PIN) or credit (signature transaction). We encourage you to choose credit!

Why? In both cases, the amount of your purchase will be deducted from your checking account. But;

- *for Debit Transactions a PIN limits your liability to $50 on unauthorized transactions.*
- *and Credit Transactions when you sign for your purchase, provides for zero liability.*

Merchants try to steer the consumer away from using credit because it is more expensive for them and they can't be held liable for a fraudulent PIN-based transaction. Many times it won't be obvious that you can select credit, so if you don't see it, ASK the cashier. If the merchant accepts VISA,® they must let you use your VISA® Check Card to make a credit purchase.

However you use your card, please use it responsibly. In many cases your credit union has to assume the liability for unauthorized transactions because a member was careless with the card information. This is especially true with Internet purchases. Don't make purchases online from companies you don't know!

Start targeting zero liability today by choosing credit!

Save **Time** and **Money** with Direct Deposit!

Direct deposit is a free service that can help you manage your funds and gain peace of mind. Save time and money, get faster access to your cash and know that it's safely deposited regardless of whether you are busy, sick or on vacation.

You can use direct deposit for regular payments such as payroll, social security benefits, expense reimbursements, tax refunds, pensions, dividends and bonuses. Because direct deposit is an electronic transaction, it reaches your account faster than if you received the payment by mail, deposited it and waited for the check to clear.

Use direct deposit in conjunction with a Relationship Checking Account and VISA® Check Card, and enjoy the benefits of our Relationship Rewards program. Learn more about our Relationship Checking Account and Relationship Rewards program in this newsletter. Click here to download the Direct Deposit form and get started today!

Relationship Rewards—Let Your Checking Account Work for You!

With a Georgia Power Federal Credit Union Relationship Checking Account, you are eligible for special rewards. <0392>

Our Relationship Checking Account is a free, basic checking account. It requires your net payroll or other recurring monthly benefit be directly deposited into the checking account and regular use of your VISA® Check Card to make purchases.

That's it. No gimmicks, no minimum balance requirements, no monthly service fees and FREE online banking with Bill Pay.

Sign up NOW so you can take advantage of the next Relationship Rewards special coming next month. Call us today at 800-360-6362 to get your Relationship Checking Account set up.

New Regulations Affect Open-End Credit Plans

Sounds serious, doesn't it? It is serious. Even though Georgia Power FCU has always offered safe, sound and responsible products, this changes the rules for us as well.

The Credit Card Accountability, Responsibility and Disclosure Act (The Card Act of 2009), contains a series of revisions affecting all lenders and consumers with open-end credit plans. The most common type of open-end credit is a credit card. Although we believe that the Act was targeting credit cards only, it was passed to cover all OPEN-END CREDIT.

If you have a Georgia Power FCU VISA® credit card, you won't notice any changes. We are already in compliance! However, other credit card lenders are racing to beat the deadlines by raising credit card rates and fees.

If you have a Georgia Power FCU Personal Line of Credit loan you will see some changes over the next few months. First, beginning with the August end of month, you will receive a monthly statement.

In order to fully comply with the new regulation, we will be making changes to the information contained on your statement regarding your personal line of credit loan, such as the due date. Rest assured that none of the changes will adversely affect you in any way. Members with this type of loan will receive personal letters in the next two months, explaining the changes.

To learn more about this Act, read a copy of the Whitehouse.gov/press office fact sheet.

Win a $25 Gift Card

No one claimed the gift card last month. Be sure you aren't missing out. Don't forget, we have hidden the last four digits of a member's social security number in this newsletter. If it's yours and you find it, call us at 770-677-0324 or e-mail us at marketing@gpfcu.org with your name and phone number.

GPFCU Gives Back

Georgia Power Federal Credit Union is proud to partner with the Children's Miracle Network. Children's Miracle Network is a non-profit organization dedicated to saving and improving the lives of children by raising funds for Children's Healthcare. Here are a few of the ways we give back:

Bowl-A-Thon - The Greater Atlanta Chapter of Credit Unions 7th Annual Bowl-A-Thon was held on Saturday, August 22 at Suburban Lanes in Decatur, GA. We exceeded the minimum $500 in donations required to participate. With help from our vendors, members, family and friends, we were able to raise $2,094. Thank you for your support!

Bake Sale - The Dunwoody branch sponsored its first bake sale in August with all proceeds benefiting Children's. Employees shared their culinary skills by donating baked goods that were sold in our lobby.

Jeans Fridays - We encourage our employees to dress down on Fridays for the kids for a $1.00 donation.

Our 2009 goal for Children's is to raise $4,000. We are 71% of our goal. How can you help us reach this goal? Each of our branches sells the Children's Healthcare paper balloons for a minimum donation of $1.00. Every dollar counts. Why not make a donation today? We appreciate your continued support.

Check Your Financial Pulse

Stop by and see us at the following Georgia Power Company locations!* These are the last two health fairs in 2009 we will be attending.

September 9, 2009	September 23, 2009
7:00 AM – 1:00 PM	10:00 AM – 3:00 PM
Health Fair*	Health Fair*
Lake Mirror/Forest Park	Customer Care Center
62 Lake Mirror	2500 Patrick Henry Parkway
Forest Park, GA	McDonough, GA

*Access limited to Georgia Power employees only.

GEORGIA power FEDERAL CREDIT UNION

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Access Your Accounts 24/7
www.georgiapowerfcu.org
800-321-4180

Apply for a Loan 24/7
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877-258-8711

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