

Coosa Valley Voice

A PUBLICATION OF
COOSA VALLEY CREDIT UNION
OCTOBER 2011

NEED A LOAN?

YOUR FIRST STOP SHOULD BE YOUR CREDIT UNION

- **AUTO LOANS** New or Used, Coosa Valley has great rates on Auto Loans. Finance with us at a branch or at the dealer and your rate will always be the same or lower than most financial institutions. Our new car rates are lower than ever! Plus, we also offer loans on Boats, Trucks, Motorcycles, Recreational Vehicles, ATV's and Motor Homes.



- **HOME-EQUITY LOANS (HE)** are installment loans. Like regular mortgages and auto loans you're given a certain amount of money which you typically receive all at once and pay back according to a set schedule over time. Home-equity loans usually come with fixed rates and fixed payments.
- **HOME-EQUITY LINE OF CREDIT (HELOC)**
This type of loan works more like a credit card. You're given a credit limit that you can borrow against, and paying down your debt frees up more credit that you can potentially spend. Home-equity lines of credit have variable interest rates that are typically tied to the prime rate. You can use your Home-Equity Loan or Home-Equity Line of Credit to remodel or renovate your house, pay for a family member's college education, finance the purchase of a second home, or consolidate high-interest debts. Payments on a Home-Equity Loans may be tax deductible -speak with your tax adviser for more information.

- **HOME MORTGAGES** Coosa Valley Credit Union is the natural choice for your home loan needs. We offer great mortgage rates with the personal service our members have come to expect. We can help make refinancing or purchasing your home an easy, hassle-free experience. Before you start the loan process, let us walk you through what you can expect. We'll give you valuable tips along the way. Then when you're ready to apply for your loan, we'll let you do it the way YOU are most comfortable. We promise to do all we can to make the mortgage process easy and hassle-free!
- **PERSONAL LOANS** Coosa Valley offers low interest rates with fast processing and convenient financing. These loans are often used for debt consolidation, medical emergencies, vacations, car repairs, Christmas expenses and other unexpected events.
- **SAVINGS SECURED LOANS** These are funds secured with deposits in a savings or savings certificate account. These loans feature the most attractive interest rates, and you will continue to earn dividends on your savings.



**WHATEVER TYPE OF LOAN YOU MIGHT NEED,
YOUR CREDIT UNION CAN HELP AND
SAVE YOU MONEY.**

Don't miss our upcoming events around your community...page 3!

Nominees for Upcoming Board Election



October 1, 2011

Dear Member,

The Nominating Committee of Coosa Valley Federal Credit Union submits to the membership of Coosa Valley Federal Credit Union the following names for consideration for the position of Director for five open seats; four open seats for three year terms and one open seat for a one year unexpired term.

BOARD OF DIRECTORS

Jody Bentley-Smith
Vickey Atkins
Fred Kerce
Edith Baker
Randy Quick
Ken Duskey
John White

Nominations also may be made by petitions submitted by members. Members who desire to name a nominee or nominees for a vacancy should prepare and submit a petition in accordance with the following procedures:

- (A) Petition must be signed by at least 239 members of Coosa Valley Federal Credit Union (as of 09/01/11) and must include their account number.
- (B) Petition must be accompanied by a certification from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. Each nominee must submit a statement of qualifications and biographical data with their petition. The nominee or nominees must state that they will be able to attend board meetings and devote such time as needed to fulfill this obligation.
- (C) Petition must be filed with the Secretary of the credit union by December 1st, 2011. These may be left at the Credit Union office and will be forwarded to the Board Secretary.
- (D) Only members eighteen years of age or older will be eligible to vote or sign petitions.

Respectfully Submitted,

Mr. Richard DiPrima
Chairman Nominating Committee

Mr. Lewis Sullins Retires from CVCU Board of Directors...

After 45 years of dedicated service to the Coosa Valley Credit Union Board of Directors, Mr. Lewis Sullins has chosen to retire. Mr. Sullins has given tirelessly to the growth and development of Coosa Valley and will retain the title of Board Emeritus in honor of his service and dedication. Mr. Sullins served on the Educational Committee, Nominating Committee and the Insurance Committee. He also received several awards during his career. Ron Tomlinson, President/CEO stated, "The Credit Union's board positions are all voluntary and to see Mr. Sullins give 45 years of his life to the betterment of the Credit Union and its members is truly monumental. Even in retirement Mr. Sullins advice and expertise will always be welcome and appreciated."



Events Around Town

Coosa Valley Credit Union Remembers 9/11

Coosa Valley Credit Union commemorated the 10th anniversary of the tragedy of 9/11 in participation with regional Law Enforcement, Fire Departments, EMS and Military for a "Day of Remembrance" at Ridge Ferry Park in Rome, Sunday September 11th. There were displays from each agency and a memorial service that was truly moving.

Marketing Director, Robert Smyth, who emceed the event stated, "It was truly an honor to be asked once again to be the master of ceremonies for such a hallowed event. The planning by Rome Police Chief Elaine Snow and her staff along with multiple agencies from Floyd and surrounding counties was superb. Everyone from the singing groups to the represented agencies to local politicians came together to create a truly unforgettable event."



CVCU to Sponsor Local Cheerleading Exhibition at the 2011 Coosa Valley Fair

Coosa Valley Credit Union will sponsor the Cheerleading Exhibition at this year's 2011 Coosa Valley Fair October 4th-8th. Known as "Fall's Finest Festival", the Fair has been sponsored by the Exchange Club of Rome continuously since its founding in 1949.

The Cheerleading Exhibition will be a part of the opening night of the fair and always draws a huge crowd of people who come out to support their favorite local high school. Marketing Director Robert Smyth stated "The Cheerleading Exhibition has always been one of the most exciting events at the Coosa Valley Fair. I remember coming out and cheering for my local high school squad when I was in school many years ago and the event is still one of the most well attended and exciting the fair has to offer. I look forward to helping that tradition continue with Coosa Valley's sponsorship."

Community Events

- | | |
|--------------------|---|
| October 4 | Coosa Valley Fair Cheerleading Exhibition |
| October 6 | Polk County Business Expo |
| October 15 | Taste of Cartersville |
| October 27 | Bartow Business Expo |
| Nov. 11-12 | Floyd County Business Expo |
| November 29 | Christmas Parade - Rome |
| December 1 | Christmas Parade - Cartersville |
| December 1 | Christmas Parade - Cedartown |



...Fall's Finest Festival!

I ❤️ POLK Business... *Shop our community!*

Updates & Information

A MILLION & MORE SWEEPSTAKES

EARN Additional Entries 2 Ways:

1. Receive one entry for every qualifying purchase you make with your ScoreCard Rewards card between Oct. 1 - Dec. 31, 2011.
2. Earn an additional entry when that purchase is made through participating ScoreMore retailers online or in-store.



Grand Prize! You choose
1,000,001 Bonus Points OR a
Warehouse Dash & Grab

First Prize!
7-Night Caribbean
Cruise

Second Prize!
2-Night Wine Country
Weekend Getaway



For Sweepstakes rules,
all prize details
and non-transaction
entry option, visit and log in to
scorecardrewards.com



We're Just a Click Away!

Have you visited your credit union web page lately? If not, just go to www.mycvcu.org to find an array of helpful sources. The Budget Worksheet, Homes and Vehicles for Sale, and Credit Score Advice are just three of the terrific tools for you to use. Your kids will love the Savings Crew link. They will find games and incentives to help them become regular savers.

Of course, we have listings of all of our products and services plus e-statements, our monthly newsletter and more. The site is so fast and user-friendly. Visit us today with just a tap of your keyboard. You'll be glad you came!

Avoid Delays and Returned Items

For direct deposits or automatic payments to or from your checking account---Use your account number found at the bottom of your checks. It is the 2nd set of numbers and begins with 710420.

For incoming wires---Call us to get proper wiring instructions.

Congratulations

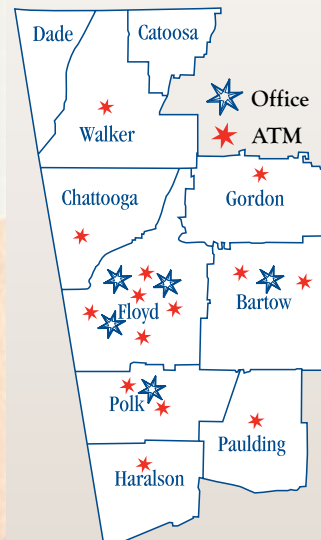
MS. SHERRY POPE
Winner of Our iPad2 Giveaway



Ms. Pope signed up for e-statements and was drawn at random from hundreds of others who signed up to win. E-Statements are free and provide you with the same information as paper statements, but are securely available through Home Banking. This exciting way to receive CVFCU statements not only allows you to view account information when you want, but also eliminates the need for paper statements. It allows you to receive your account statements electronically. Once you sign up for e-Statements, you will begin accumulating up to 18 months of online statement history. Each month we will send an email letting you know your monthly statement is ready. Simply click the link provided in the email to retrieve your statement. You can print them, save them to your PC or CD, or Home Banking will store them for you. By signing up for CVFCU's e-Statement, you choose to discontinue receiving your statements in the mail. Look for another giveaway coming soon!

LOCATIONS LOCATIONS LOCATIONS

Serving the 10-County
Coosa Valley Region



Main Office

2010 Redmond Circle
Rome, GA 30165
706-235-8551

East Rome

1504 Dean Avenue
Rome, GA 30161
706-292-0678

Cartersville

1149 N. Tennessee St.
Cartersville, GA 30120
770-382-7234

Cedartown

819 North Main St.
Cedartown, GA 30125
770-748-4901

Armuchee

3040 Martha Berry Hwy.
Rome, GA 30165
706-234-6630

HOLIDAYS

BRANCHES CLOSED

OCTOBER 10TH

Columbus Day

NOVEMBER 11TH

Veterans Day

NOVEMBER 24TH

Thanksgiving Day

DECEMBER 26TH

In Observance of Christmas Day

JANUARY 2ND

In Observance of New Years

*Be sure to use your credit union's
Audio Response, Home Banking or
ATMs during the holidays.*

www.mycvcu.org