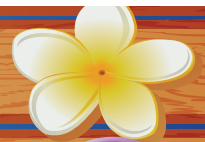


Coosa Valley

A PUBLICATION OF
COOSA VALLEY CREDIT UNION
SUMMER 2014

Voice



*CVCU supporting the
communities we serve...*

Euharlee BBQ Festival Roman Roast Senior Inforum Duck Derby

CVCU sponsored a Free Kids Zone
at the Roman Roast, Duck Derby and
Euharlee BBQ Festival and CVCU's own
Robert Smyth emceed the Senior Inforum.



Fun! Don't miss the upcoming events happening in YOUR community...page 4!

Privacy Notice & Disclosure

2014 CVCU Privacy Notice

FACTS

WHAT DOES COOSA VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

What we do

How does Coosa Valley Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Coosa Valley Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or apply for a loan - make a wire transfer or show your government-issued ID - show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Coosa Valley Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mailhouse, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>

FACTS

WHAT DOES COOSA VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and checking account information
- credit card or other debt and credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Coosa Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

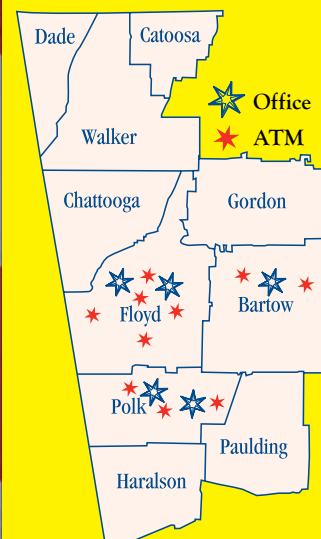
Reasons we can share your personal information	Does Coosa Valley Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 706-802-6514

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

Rockmart
1400 Chattahoochee Dr.
Rockmart, Georgia 30153
770-684-7436

www.mycvcu.org



Where are you with CVCU?

CONTEST RULES:

- Red CVCU T-Shirt must be worn in picture
- Pictures must be submitted to mytshirt@mycvcu.org
- When submitting photo, the member must include their contact information- this information will only be used if* the member wins
- Must be a member of CVCU to enter

- Must "like" CVCU Facebook Page in order for CVCU to "tag" you in your photo that is submitted
- One picture per person only is allowed to be submitted
- Individual shots only will qualify
- The most "likes" will be the winner of the contest- which ends on August 31st.

ScoreCard Reward Points Ending on Debit Card Purchases

Members can transfer points to current Credit Card or redeem points.

- Points not transferred or redeemed will be lost after September 30, 2014. Last day to earn points is May 31, 2014.

Promotion through September 30, 2014

Members can earn additional 2,000 bonus points with a new Coosa Valley Visa or by increasing the limit on a current Coosa Valley Visa.

Want to keep Scorecard points?
Now Is the Time
to Apply for Your
Coosa Valley VISA Card!

Just apply for a new Coosa Valley Visa or increase the limit on your current Coosa Valley Visa and you can continue earning points and earn an extra 2000 points!

- Limited Time Only!
- Fabulous Merchandise!
- Exciting Travel!
- Great VISA Rates!
- Free T-shirt!
- Apply Today!



*VISA Account with approved credit, some restrictions apply; see your local Coosa Valley Branch for details or visit www.mycvcu.org.



7 MONEY-SAVING BACK TO SCHOOL SHOPPING TIPS

Summer seems to have just started and store shelves are already stocked with school supplies. Budgeting for back to school shopping can be an overwhelming task but outfitting your child with everything they need for the new school season doesn't have to drain your wallet. Here are some tips that will help soften the blow:

1. Make a list and prioritize it.

Determine your child's immediate needs: Maybe it's a new backpack, long sleeve shirts, or tennis shoes. Spend on those items first, and plan on budgeting for the rest later in the year. Chances are that your child doesn't need a winter coat or boots for the first few weeks, if not months, of school. It's tempting to get your winter shopping out of the way while the racks are full of cute cold-weather gear, but you are more likely to get a bargain on that adorable down jacket when it goes on sale before the holidays.

2. Take advantage of the fall sales.

In preparation for new holiday merchandise, stores start to mark down back-to-school items as early as late September. Websites like Shop It To Me(shopittome.com) send email alerts when your favorite brands go on sale. It's a great way to score great deals on clothing for the entire family before they fly off the shelves.

3. Leave the kids at home.

I know it's tempting to bring your child back to school shopping, as it feels like a rite of passage, but it's easy to get sidetracked by all the pretty, shiny things lining the back to school shelves. If you want to include your little one in the back to school fun, I suggest doing the bulk of the shopping beforehand, and then making a special trip with your child for a few fun extras.

4. Get crafty- literally.

Has your house been hit by the latest

heart throb craze? Or maybe your little guy is obsessed with Transformers. Character-branded back to school items cost as much as 30 percent more than generic brands. This is a great opportunity for your child to host a DIY party and invite their friends over to decorate their notebooks and pencil boxes with images found online or cut out of magazines.

5. Shop your junk drawers.

It's likely your junk drawers are full of common back to school items like highlighters, pencils, pens, calculators, and notebook paper. While it's fun to have brand-new school supplies in the beginning of the school year, the savings you will see from shopping your own home are significant and having a de-cluttered drawer is a reward in itself.

6. Hold off on shopping for trendy items.

It's hard to predict what the hot trend of the back to school season will be until school actually starts. Kids have a high influence over one another and they tend to like to fit in. As hard as it may be, waiting a week or two into the school year to see which trends stick is a smart way to make sure that the investment on a hot new item is a good one.

7. Look for stores that offer a student discount.

This strategy is particularly useful with big ticket items like electronics and computers. Once your child has obtained their student ID you can take advantage of possible student discounts from retailers such as Verizon, The HP Academy Store and Apple.

BACK 2 SCHOOL



Fun!

Don't miss the upcoming events happening in YOUR community...page 4!

In the Community & Events

Coosa Valley
CREDIT UNION

**Sponsored Events
in Your Communities**

Clarence & Brown AT THE BARTOW AMPHITHEATER
CONFERENCE CENTER 5450 GEORGIA 20 | CARTERSVILLE GA 30121



**CONCERT
SERIES**
SPONSORED BY
**Coosa Valley
CREDIT UNION**



JUNE 21



LITTLE KNOWN LETTERS

JULY 19



**THE OLD MILL
ROAD BAND**

augUST 9



HAYES DRIVE

**FREE ADMISSION
7PM TO 10PM**

FOR MORE
INFORMATION 770.606.5763
WWW.BROWNCONFERENCECENTER.COM



Homespun Festival

**July 18 & 19, 2014
Downtown Rockmart**

Join Coosa Valley Credit Union for the Homespun Festival July 18th and 19th in downtown Rockmart. For over 35 years, artisans and nonprofit groups from Polk County and surrounding areas have come together to celebrate local talent and entertainment. There's a ton of fun and exciting things to do and see at the Festival. Whether you are into music, arts and crafts, 5K races, beauty pageants or car shows, the Annual Homespun Festival is the place to be. So mark your calendars and we will see you there!

HOLIDAY CLOSINGS

All Branches will be closed to observe the following holidays:

**Friday
July 4**

Independence Day

**Monday
September 1**

Labor Day

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

THE CVCU AMERICAN FLAG PROJECT

Coosa Valley Credit Union Replaced Flags as part of their American Flag Project through July 1st, 2014...

Through July 1st 2014, Coosa Valley Credit Union replaced many torn and faded American flags on display at businesses, churches and community organizations. Members contacted Coosa Valley by e-mail and on Facebook. Coosa Valley Credit Union then replaced flags for Free at organizations like the Boys and Girls Club, Fire Department, library, churches and more. "Sometimes it's about the right thing to do for the communities we serve," stated Robert Smyth AVP of Marketing and Business Development for Coosa Valley. "We see this as another positive way to impact Northwest Georgia for our members and it has been truly wonderful to see all these new American Flags in our community." Coosa Valley Credit Union also properly disposed of the old flags through a local veterans group associated with the Exchange Club of Rome. Coosa Valley would also like to say thank you to 98.7 WRGA radio for helping us get the word out about this project.

