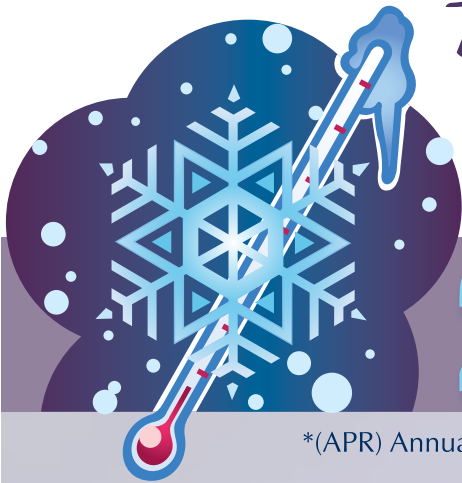


Coosa Valley Voice

A PUBLICATION OF
COOSA VALLEY CREDIT UNION
JANUARY 2012



*The Snow And
Temperature
Are Falling ...*



and so are our rates!
2.99 % APR Vehicle Financing*

*(APR) Annual Percentage Rate (With approved credit. Some restrictions apply.
See Coosa Valley Credit Union for all details.)



In the market for a new or used car? Need a truck for your business?
Come to Coosa Valley Credit Union for your financing. You will receive excellent,
personal service and outstanding rates!

Annual Meeting

You are invited to come...

SOUTH OF THE BORDER

**Saturday
February 25, 2012
6:00pm**

at The Forum in Rome, GA



Featuring



8 Great Practical Tax Planning Tips:

1. Keep records for at least 3 years in case of an IRS tax audit. For your own peace of mind you might want to keep them longer. Start a file folder at the beginning of each year, and put all of your receipts into it.

2. Check your pay stubs against your W-2 to make sure they add up. Even employers can make mistakes!

3. Study last year's tax return. Are there any credits and deductions which you are you still qualified to take? Are there any you did not take, but for which you now qualify?

4. Deduct the cost of last year's

tax preparation. Next year you will deduct any fees paid for the preparation of this year's tax return. Also deduct the cost of any tax-related consultations, seminars, books, or newsletters, etc.

5. Donate to charity! The IRS only requires receipts for charitable contributions of \$250 or more, but it's a good idea to keep receipts for any donation.

6. Make long-term investments. Short-term investments are taxed normally, but those held for over a year are taxed at only 15%.

7. If you have planned your taxes successfully enough to receive a tax rebate, you should invest it in an



Educational Savings Account, an IRA, or a savings account at your Credit Union. Use the money to start preparing for next year's taxes.

8. You don't have to take the standard tax deduction. Use a TAX CALCULATOR to itemize your deductions, then see whether the resulting amount is higher than the standard deduction available to you. Choose the higher amount!

International Credit Union Day



All of our offices celebrated International Credit Union Day on October 20th by showing their appreciation of the communities we serve. In addition to a myriad of activities, offices served refreshments to members and collected money for Breast Cancer Awareness.

Events Around Town

Captain Jack Dollar and the Savings Crew are still sailing into local Schools...



Youngs Grove Elementary

Elementary in Cedartown and Glenwood Elementary

Captain Jack Dollar and the Savings Crew are still sailing into local schools teaching students how to join the savings crew and watch their treasure grow. Recently the Savings Crew visited Youngs Grove

in Armuchee. To find out how you can get your own little Pirates to join the Savings Crew visit our website www.mycvcu.org and click on the Pirate Flag, or visit any of our ports in Armuchee, Cartersville, Cedartown and Rome.



Glenwood Elementary

"Walk a Mile in Her Shoes"



from Left to Right, Andy Harris AVP of Branch Administration, Robert Smyth Marketing Manager, Blaine Kirby Mortgage Specialist

Employees of Coosa Valley Credit Union and about 220 other men came together October 14th for the annual "Walk a Mile in Her Shoes" event to benefit Hospitality House of Rome. Some of the services provided by Hospitality House include a 24-Hour Crisis Line, financial support for housing and transportation, relocation assistance, individual counseling, support groups, legal advocacy, and follow-up services to victims of family violence.

Men donned high heels and flip flops walked down Broad Street. While there were lots of laughs and jokes about the style choices, the cause is serious. "Georgia has the sixth highest domestic violence homicide rate in the nation" said Rome Mayor Evie McNiece. "Since 2008, 299 people have died statewide due to domestic violence", said Amy Weaver, Hospitality House director. Last year, Hospitality House answered 990 crisis calls and housed 418 women and children.

The walk was one more way to raise awareness during Domestic Violence Awareness Month. Kaytlin Greenley Coosa Valley Marketing Assistant said, "These guys were such troopers! Major kudos to them! Even with the risk of broken ankles and eating pavement, they still ventured out into the community to show their support for such an amazing cause! Great Job Guys! You looked marvelous in your heels".

Community Events

Rome Expo



Pictured on the left: Ron Tomlinson and Brenda Bowen, Marketing Director of Harbin Clinic at Rome Expo. Pictured on the right: from left to right-Kathy Gaston East Rome Branch, Rhonda Padgett Armuchee Branch Manager, Greg Yarbrough Member Business Services Manager.

Christmas Parade



Events & Information

CONGRESSMAN TOM GRAVES visits Coosa Valley Credit Union's Cedartown Branch...



Pictured are from Left to Right Larry Reynolds, Congressman Graves, Cleve Hartley and Ken Dusky

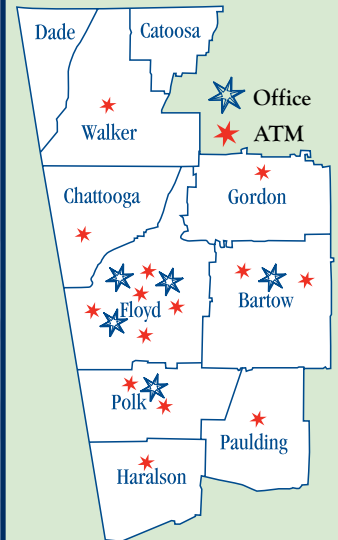
On Monday the 31st of October, Congressman Tom Graves visited Coosa Valley Credit Union's Cedartown Branch. Congressman Graves was in town for a

"Town Hall Meeting" and to meet with government officials of Cedartown and Polk County. After a short area tour conducted by local Polk County Commissioners Cleve Hartley and Larry Reynolds, Congressman Graves discussed current financial issues with local constituents and employees at Coosa Valley Credit Union. Mr. Hartley, Chairman of the Board of CVCU said "Being new to Polk County, Congressman Graves just wanted to get to know the area and the people he will represent a little better."

U.S. Representative Tom Graves represents Georgia's 9th Congressional District but will soon be the Congressman for the future 14th district.

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

www.mycvcu.org



Pictured from left to right Retired Marine First Sergeant and Toys for Tots Coordinator Ken Futch, CEO/President for the Coosa Valley Credit Union Ron Tomlinson and Marine Corps League Member Everett Stewart

Coosa Valley Credit Union Donates to Toys for Tots...

Coosa Valley Credit Union donated to the Toys for Tots foundation to help support their 2011 campaign. Toys for Tots began in 1947, when Major Bill Hendricks, USCR and a group of Marine Reservists in Los Angeles collected and distributed 5,000 toys to needy children.

The initial objective that remains the hallmark

of the program today is to "bring the joy of Christmas to America's needy children" and since its beginning, the U. S. Marine Corps Reserve Toys for Tots Program has distributed more than 400 million toys to more than 188 million needy children. Walt Disney designed the Toys for Tots logo, which is used today. Ron Tomlinson President/CEO of Coosa Valley Credit Union stated "The Toys for Tots foundation is one of our favorite groups. Not only do they make a difference in the lives of so many children at Christmas, but the organization is run and manned by volunteers. All money raised goes right back to the children of our community."

HOLIDAYS BRANCHES CLOSED

DECEMBER 26TH

In Observance of Christmas Day

JANUARY 2ND

In Observance of New Years

JANUARY 16TH

MLK Day

FEBRUARY 20TH

President's Day

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