

Coosa Valley Voice

A PUBLICATION OF
COOSA VALLEY CREDIT UNION
WINTER 2013

The Coosa Valley Credit Union is proud to announce the new Rockmart office. "We are very excited to be able to serve members in Polk County." said Ron Tomlinson CEO/President of Coosa Valley. The branch is managed by Rockmart native Matt Elrod, Matt stated "I am thankful for the opportunity to come back to my hometown and serve the community of Rockmart."



Join us for the
GRAND OPENING
of our
Rockmart Office
1400 Chattahoochee Dr.

Thursday, January 17, 2013
10 am – 5 pm

*Refreshments
Prizes • Fun*



Promotions at CVCU

*CVCU is proud to announce our NEW
Rockmart Location Managers...*



Matt Elrod - Branch Manager

Matt Elrod was named Branch Manager of Coosa Valley Credit Union's Rockmart office. Matt's experience in banking plus his MBA from Shorter University will enable him to serve members in Rockmart with expertise. He, his wife Amberly and two daughters Emme Grace & Elee Ana reside in Rockmart.

Sharon McAlister - Assist. Branch Manager

Sharon McAlister was named Assistant Branch Manager of Coosa Valley Credit Union's Rockmart office. Sharon most recently held the title of Member Service Specialist of the Main Office in Rome. She began her credit union career seven years ago as a senior loan officer and resides in Rockmart with her husband Anthony and two children Melissa and Bruce.



Events & Information

Great Practical Tax Tips:

With tax time upon us, we can all use little reminders to maximize our returns. Here are a few tips to remember when your preparing this year's return.

- Check your withholding for 2013. If you're having too much or too little withheld, file a new Form W-4 with your employer to bring your withholding closer to your ultimate 2013 tax liability.
- Be sure you have social security numbers for all dependents you intend to claim on your 2012 tax return. If you still need a number, contact the Social Security Administration.
- Get your recordkeeping organized for 2013 to make it easier to keep track of all potentially deductible items this year.
- Check your records to be sure you have the paperwork you need for charitable contributions you want to deduct on your 2012 tax return. Reminder: Cash, check, and other monetary donations

of any amount can be deducted only if substantiated by a bank record or written documentation from the charity.

- As you gather information you'll need to file your 2012 tax return, don't overlook tax breaks that could cut your tax bill. Among them:

- Businesses can expense up to \$139,000 of the price for new or used equipment purchased in 2012. The expensing limit for sport utility vehicles used in business is \$25,000.

- Also check out the 50% bonus depreciation allowed for new purchases made in 2012.

- You can contribute \$5,000 to an IRA for 2012, plus an extra \$1,000 if you're 50 years old or older. If you didn't reach that limit during 2012, designate your pre-April 15, 2013, IRA contributions as being for 2012 until you reach the limit.

- If you work and pay for child care, you may be eligible for the child care credit. Also, your employer may allow you to set aside part of your salary tax-free to pay for child care expenses. You may even be eligible for the earned income credit. And don't overlook the child tax credit for children under age 17.

- If you provide over half the support of your parent and meet certain other

April 15th

Deductions

TAXES

requirements, you may be eligible to claim a dependency exemption. If you're single and supporting your parent, you may qualify for head of household filing status even if your parent doesn't live with you.

Remember that this information is general in nature and should not be acted upon in your particular situation without further details and/or professional advice. If you have specific tax questions, please consult a certified accountant or tax advisor.



Coosa Valley CREDIT UNION 2013 Annual Meeting

Featuring...

Forum Rome

February 16th 6:00 pm



IRA Reminder...

Don't forget to make your investment in your Individual Retirement Account. At CVCU, you may choose the Traditional or Roth IRA. Both give superb benefits to you as you prepare for your income tax filing.

Visit any of our 6 convenient offices to meet with one of our savings specialists.

We are here to serve you.



Events & Information

CVCU Men go "ALL IN" for the 2012 Walk a Mile in Her Shoes event...



The following guys were part of "Walk a Mile in Her Shoes": (see attached picture)

Robert Smyth (AVP Marketing/ Business Development)

Randy Jackson (Assistant Branch Manager- Cartersville)

Blaine Kirby (Mortgage Loan Specialist- Main)

Tommy Phillips (Accounting Supervisor)

Greg Yarbrough (Member Business Services Manager)

Matt Elrod (Branch Manager- Rockmart)

Matt Watson (HR Assistant)

Andy Harris (VP Member Service & Lending)

Mitchell Sims (Network/Security Administrator)

Matthew Palopoli (Teller- East Rome)

Ron Tomlinson (President/CEO)



Male employees of Coosa Valley Credit Union along with over 200 other men from the Rome community came together October 19th for the annual "Walk a Mile in Her Shoes" event to benefit the Hospitality House of Rome. Hospitality House provides shelter and services to adult and child victims of family violence as well as assists families in adopting a non-violent lifestyle. Some of the services that are provided include a 24-hour crisis line, financial support for housing and transportation, relocation assistance, counseling, support groups, legal advocacy, and follow-up services. Men donned high heels, flip flops and a variety of "girly" shoes and walked down Broad Street to raise awareness. "While

there were lots of laughs and jokes about the style choices, the cause is very serious" stated Ron Tomlinson CEO/President of Coosa Valley. "In the 19 years I have been associated with Coosa Valley Credit Union we have participated in and supported many worthwhile projects. But I can honestly say I have never seen our staff more unified, more supportive and frankly having so much fun while working together to support a cause. I am so proud of all the staff at Coosa Valley."



Celebrate!

We love to celebrate the holidays with the communities in our service area. This year we were able to participate in the Christmas Parades in Cedartown, Rome and Rockmart. The Coosa Valley Savings Crew's very own Captain Jack Dollar navigated his pirate ship through the streets to the delight of onlookers.



"WHAT HAS COOSA VALLEY DONE FOR YOUR COMMUNITY?"

Coosa Valley Credit Union is committed to the communities we serve. We assist people in our communities with financial education, charitable contributions, health/wellness events and much more. Please scan the list below and see how we give back to those we serve.

2012 EVENTS, CONTRIBUTIONS AND SPONSORSHIPS:

CVCU Annual Meeting
Women's Expo (March)
Cartersville DDA Car Cruise (April)
National Credit Union Youth Week
Clocktower Classic Hand Cycling Race (Cedartown and Rome)
Cartersville DDA Summer Concert Series and Car Cruise (May)
Roman Roast on the River (May)
Cartersville DDA Summer Concert Series and Car Cruise (June)
Cartersville DDA Summer Concert Series and Car Cruise (August)
Cave Spring BBQ Cook-Off
Rome's Dancing with the Stars
Hosted "Meet and Greet" for the NW Georgia Women's Expo
Shorter University Employees Health Fair
Became Polk County Schools' Credit Union
Harbin Clinic Employee Health Fair
Law Enforcement BBQ
Main Street Convention Rome
Became a part of Bartow Business and Contractors Connection
Coosa Valley Fair Cheerleading Exhibition
Polk County Business Expo
Bartow Business Expo
Floyd County Business Expo
Senior Day Coosa Valley Fair
Sign Up at Northside Elementary
Sign Up at Rockmart High School
Sign Up at Westside Elementary
Sign Up at Van Wert Elementary
Sign Up at Young Groves Elementary
Walk a Mile in Her Shoes
Floyd Breast Center 5k Run/Walk
Donations to Victim Witness' Program
Rome Christmas Parade
Rockmart Christmas Parade
Cedartown Christmas Parade

International Credit Union Day
Murphy Harpst Health Fair
Pirelli Health Fair
Sign Up at Cedartown High School
Sign Up at Eastside Elementary
Sign Up at Polk County Schools Central Office
Sign Up at Rockmart Middle School
Sign Up at Cedartown Middle School
Sponsored T-Shirt Day for the Cartersville Chamber of Commerce
Career Day at Polk County Schools
Partnered with Safe Place Program (Advocates for Children)
Zep Inc Sign Up
Sponsored the Kids Inflatable Area for Roman Roast on the River
Hosted State Senator Bill Heath (Cedartown Branch)
Shorter University Career Fair
Became a part of the National "Safe Place" video (Captain Jack Dollar)
Tallatoona Health Fair
City of Rome Employees Health Fair
Senior Inform Day
Bartow County Can-a-Thon
Sponsored United Fund Luncheon
F&P Employees' Health Fair
Cedartown High School CUPAC
Berry College Health Fair
Floyd County Employees Health Fair
Gerdau Ameristeel Presentations
Fellowship of Christian Athletes Home team Banquet
Donation to Rome-Floyd Sports Hall of Fame/
Rome-Floyd Parks and Rec Authority
Sponsorship of Boy Scouts of Northwest Georgia
Contribution to the Sara Hightower Summer Reading Program
East Central PTO Sponsorship Program
Sponsored the South Rome Redevelopment Corporation

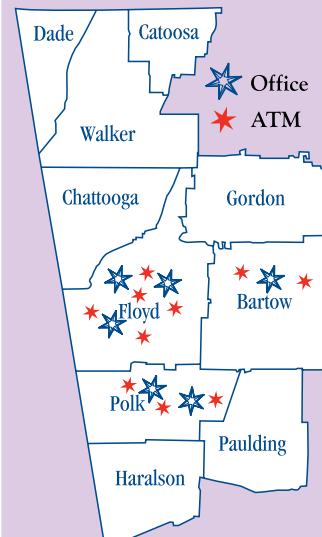
Sponsored-Family Resource- Prevent Child Abuse- Night at the Movies
Tallatoona Head Start Parent Day
Three Rivers Run
GE Retiree Luncheons
Community Fair for Special Needs Children
New Teacher Orientation- Cartersville City Schools
New Teacher Orientation- Bartow County Schools
New Teach Orientation- Polk County Schools
Toys for Tots
Sponsor for Women's Day at State Capitol
Sponsored Gifts for Bus Rodeo
Sponsored Teachers of the Year for Bartow County Schools
Sponsored Cedar Springs Nursing and Rehab Day
Contributions to the Boys and Girls Club of Northwest Georgia
Youth For Christ- Sponsored Students - Camp Discover
Cherokee Elementary Appreciation- Sponsored Classroom Door
MDA Lock-Up Event

2012 EDUCATIONAL EVENTS:

Captain Jack visit- St. Mary's School Pirate Day
Eurharlee Elementary School- 400 Students
Hamilton Crossing Elementary- 110 Students
Alto Park Elementary- 60 Students
East Central- 200 Students
Coosa Middle School Event- Ridge Ferry Park
Flowering Branch Lunch and Learn
Mission Road Elementary- 250 Students
Special Needs School Visit at Cartersville Branch- 12 Students

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

Rockmart

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

ATTENTION PLEASE...



As of January 1, 2013
CVCU will be changing its
hours of operation to the following...

Drive-Thru Hours

Monday	8:30am - 6pm
Tues-Thurs.	8:30am - 5pm
Friday	8:30am - 6pm

Lobby Hours

Monday	9am - 6pm
Tues-Thurs.	9am - 5pm
Friday	9am - 6pm

HOLIDAYS BRANCHES CLOSED

DECEMBER 24

Christmas Eve, *Close at Noon*

DECEMBER 25

Christmas Day

JANUARY 1

New Years Day

JANUARY 16

MLK Day

FEBRUARY 20

President's Day

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

www.mycvcu.org