

Coosa Valley Voice

A Publication of
COOSA VALLEY CREDIT UNION
JUNE 2011

When traveling you will want to be confident that funds will be available when needed. For this reason, always be sure to carry more than one card, and at least two alternate methods of payment. One should never rely on a single plastic card while traveling.



TIPS FOR TRAVELING WITH PLASTIC CARDS

Don't risk your cards being shut down for suspected fraudulent activity. Always notify the card issuer of your travel plans in advance for any card you plan to use while traveling in a foreign country.

By taking these precautions, you can relax and have a safe and enjoyable trip.

If you do not have a Coosa Valley Visa, you should make this one of the cards you travel with at all times. Your credit card should offer convenience, not high costs. Why spend more on fees and interest charges than you have to?

With a Coosa Valley Credit Union Visa Card, you'll enjoy the following benefits:

- Lower rates than most other Visa Programs
- No annual fee
- 25-day grace period
- No transaction fee on cash advances from your credit union (interest accrues from the day of the advance)
- Free travel and accident insurance
- Optional life and disability insurance available at low rates

Apply before you head out on your vacation!

- Johnnie Cordle
Vice President Operations

Fun!

Don't miss photos of recent events around YOUR community...page 3!

Privacy Notice & Disclosure

NEW! 2011 CVCU Privacy Notice

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: <ul style="list-style-type: none"> - Social Security number and account balances - account transactions and checking account information - credit card or other debt and credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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

FACTS

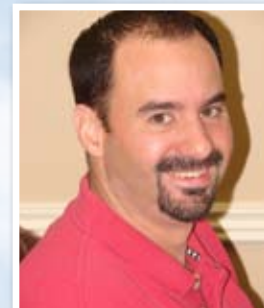
WHAT DOES COOSA VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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?	We collect your personal information, for example, when you <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?	Federal law gives you the right to limit only <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. <ul style="list-style-type: none"> - Coosa Valley Federal Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - 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
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT

B.A.M. Employee OF THE Quarter



Mitchell Sims, Coosa Valley Credit Unions Network/Security Administrator was elected the B.A.M. employee of the quarter by his peers at Coosa Valley.

B.A.M. stands for the "Best and More" and employees are nominated by their managers and peers for going above and beyond their position to assist members as well as fellow employees. Mitch was nominated by Debbie Thompson in our accounting department.

Debbie stated "Mitch has always handled each and every "problem" that we have with our computers, copiers, printers, etc. so promptly. He says "Just trying to do my job". Most of the time when I have a problem, it's just an error on my part....but he handles everything with such a GREAT ATTITUDE and professionalism. Mitch treats each and every problem, large or small, as if it's important to him. He is truly a B.A.M employee. He has proved it time and time again.

Congratulations!

Events Around Town

Your Credit Union is involved in the communities **we serve.**

Coosa Valley Credit Union has been very active in community events in Floyd, Bartow and Polk Counties. Coosa Valley has been a part of the 2011 Clock Tower Classic Hand Cycling Race in both Rome and Cedartown, The Senior Inforum, Rome and Floyd County Police Officer Memorial Service, Cartersville's Downtown Concert Series, the Roman Roast on the River and more.



CARTERSVILLE DDA SUMMER CONCERT SERIES
& Classic Car Cruise

SENIOR INFORUM



ROMAN ROAST on the RIVER

The Savings Crew sponsored the Kids Area!



Coosa Valley Credit Union Was TITLE SPONSOR of the NW Georgia Women's Expo

Thousands of ladies crowded into the Clarence Brown Conference Center in Cartersville this spring for the NW Georgia Women's Expo. The Expo featured products and services to help women meet their full potential. Seminars were held regarding health and financial fitness as well as fun sessions on home improvement and beauty.

Coosa Valley's Kaytlin Greenley served on a Committee for the Women's Expo. She provided expert advice on program selection and presentations. The event was an overwhelming success!



**ROME & FLOYD COUNTY
POLICE OFFICER
MEMORIAL SERVICE**

New Hires & Promotions!

Coosa Valley Credit Union is proud to announce several well deserved promotions as well as new faces that have joined the Coosa Valley Team.



Tina Deaton has been promoted to Assistant Branch Manager for Coosa Valley Credit Union's Main Office on Redmond Circle. Tina has been in the financial business for over 20 years with her last 12 here at Coosa Valley. She is married to Rickey Deaton and has 2 children, Chelsea and Aaron.



Rhonda Padgett has been promoted to Branch Manager at the new Armuchee Branch on Martha Berry Hwy. She has been recently serving Coosa Valley as the Assistant Branch Manager there. Rhonda is a graduate of Georgia Bankers School and has over 30 years in the financial services industry.



Randy Jackson joins the Coosa Valley Credit Union Team as Assistant Branch Manager for our Cartersville Branch on North Tennessee Street. Randy began his banking career at Nations Bank in Marietta, he then went with Bartow County Bank as a teller. He eventually moved up to Loan Processor with Bartow County Bank and then on to Assistant Branch Manager.



Angel Lee also joins the Coosa Valley Credit Union Team at the Cartersville Branch on North Tennessee Street as a Members Services Specialist. Angel comes to Coosa Valley with 10 years Banking and Financial Experience. She was with SunTrust for over three years as a Financial Services Representative. She is married to Scott Lee and they have two children, McKenzie and Madison.



Andy F. Harris is returning to Coosa Valley Credit Union as our Assistant Vice President of Branch Administration. Andy is a Graduate of Shorter College with an MBA and comes to Coosa Valley from the Community Bank of Rockmart where he was an Assistant Vice President in Commercial and Consumer lending. He and his wife Krista reside in Taylorsville and have a new little girl named Addie Faith.



Greg Yarbrough has been promoted to Member Business Services Manager. Greg has been serving as the Branch Manager for Coosa Valley's Armuchee Branch on Martha Berry Hwy. Greg will now be at the Main Office on Redmond Circle. Greg has 35 years of financial and credit experience working extensively in commercial, consumer, and mortgage lending. Prior to joining the Coosa Valley Team, Greg spent six years in the automobile industry serving as a Finance Manager, and was previously associated with SunTrust Bank, Home Federal Savings and Loan Association and AmSouth Bank for a number of years. Greg is a graduate of The University of Georgia and The Georgia Banking School. He and his wife Joannie have three children and two grandchildren.



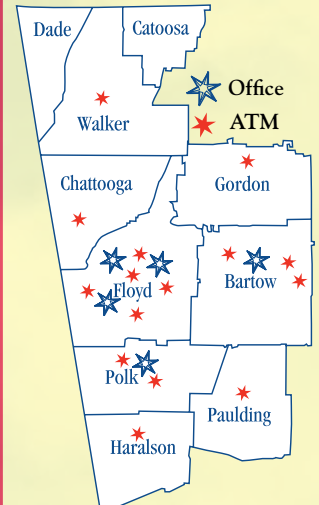
Rick Baxter has been promoted to Branch Manager for Coosa Valley Credit Union's Cedartown Office on Main Street. Rick was previously a Loan Officer at the East Rome Branch. Rick has 12 years of banking experience most recently at Community Bank of Rockmart as a Vice President and Commercial Lender. Rick graduated with an AS Degree in Accounting from Floyd College. Rick lives in Rockmart with his wife Melanie and their two children, Ashley & Britt.



Jessica Newberry has been promoted to the Branch Manager of Coosa Valley Credit Union's Main Office on Redmond Circle. Jessica has been with Coosa Valley for 8 years and most recently held the title of Assistant Branch Manager of the Main Office. She has her MBA from Shorter University and is married to Jason Newberry and has two children, Madison and Makenzie.

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

Way to Go!

Coosa Valley
CREDIT UNION

HOLIDAY CLOSINGS

All Branches Closed will be closed to observe the following holidays:

July 4
Independence Day

September 5
Labor Day

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