

Coosa Valley Voice

a publication of
COOSA VALLEY CREDIT UNION
January 2011

Thanks...for Nothing!! **Introductory 0% APR!!**

0% 0% 0%



Time is slipping away!

In order to receive 0% APR financing on your credit card, you must transfer your balances to Coosa Valley Credit Union before January 31, 2011. You will receive an entire year of 0% APR on your balances. A one-time balance transfer fee of 2% will apply.

If you don't have a Coosa Valley VISA, don't worry. We will be happy to open one for any qualifying account. You may want to inquire about increasing your credit limit in order to consolidate higher interest rate cards. If so, we will help. Just come in today for a no obligation consultation.



Don't miss out...
Offer ends January 31, 2011



Visit us online...www.mycvcu.org - OR - Mobile Banking: m.mycvcu.org

News from around town...

Expo! Expo! Expo!

Business expos in Rome, Cartersville and Cedartown provided opportunities for thousands of residents to discover the warm welcome and the superb financial services of Coosa Valley Credit Union. Visitors were greeted and given lovely gifts bearing the Coosa Valley Credit Union logo. Many people were surprised that they were eligible to become members of the Credit Union. They did not realize that if they live, work, worship or attend school in the 10-county Coosa Valley region, they can enjoy the exceptional service and value of the Coosa Valley Credit Union.

The "Best in Show" Award was presented to Coosa Valley Federal Credit Union in Rome for the terrific booth design. "We try to do our best and bring a little fun into everything we undertake," said Robert Smyth, Marketing and Business Development Director.



PARADES & CELEBRATIONS!

"It felt like we were in a different parade or event every day in December," said Kaytlin Greenly Marketing Assistant. Coosa Valley staff members love participating in community events! They participated in parades or festivals in each of our service areas...Rome, Cedartown and Cartersville. "Even during the coldest parade, it was rewarding to see the faces of the people light up when our Savings Crew Ship navigated the streets. People love our pirate ship!"

Change is Good! Longer Full Service Hours for Our Members

Our Full Service lobby hours have changed to 6:00 pm on Mondays and Fridays for your convenience. Stop by any of our offices after your normal work hours Mondays and Fridays to open accounts, make deposits, apply for loans, cash checks, or apply for a VISA card! We are here to serve you! It's your Credit Union!

**READERS
CHOICE
AWARD**

Readers Choice Award...

BEST BANK
Runner Up

Thank you for voting for Coosa Valley Credit Union as runner up "Best Bank" in the Readers Choice Awards presented by the Rome News Tribune!

According to President / CEO Ron Tomlinson, "Many people said they did not think of voting for us as 'best bank', because we are a credit union. If they had, we wonder if we would have taken first place in that category but being second in a region with as many financial institutions as Floyd County has, it is quite an accomplishment! The most important aspect of this award is that it is the vote of the community. We serve people and this shows they appreciate the service they receive at Coosa Valley Credit Union. Thank you, Rome and Floyd County!"

Armuchee is the Convenient Stop for Your Transactions

Discover the convenience of our newest office in Armuchee! Located at 3040 Martha Berry Hwy near Mount Berry Square Mall, the office provides drive up convenience, lending & deposit services and our full array of financial products. We are fully staffed to meet the needs of those who live in the Armuchee, Summerville and Trion areas.

Stop by to open your savings account, checking account, car loan, IRA or VISA Card. Our full service Armuchee office is ready to serve you!

The Year in Review...

"We are COMMUNITY!" says Ron Tomlinson, President.

"As I reviewed all of our activities during this past year, even I was astounded!" Coosa Valley Credit Union staff awarded scholarships, provided educational programs at schools, entertained senior citizens, sponsored Family Fun Nights, assisted with health fairs, provided on-site membership enrollment and participated in numerous expos. Below is a partial list of our 2010 Events.

Please contact Coosa Valley Credit Union if you would like a representative to present a financial educational event for your organization in 2011. We are delighted to serve Floyd, Bartow and Polk County schools and organizations.

CVCU 2010 Events

CVCU Annual Meeting
FMC/CVCU Scholarship Ceremony
Captain Jack Dollar at Hamilton Crossing Elementary
CPR Saturday (American Red Cross)
Captain Jack at Clear Creek Elementary
Winthrop Lunch and Learn
Women's Expo
Polk County Health Fair
Honda Lock Sign Up
Captain Jack Dollar at Pepperell Primary
Hand Cycling Race
Family Fun Night (Cartersville-May)
Sr. Inforum
F&P Health Fair and Bank Fair
Savings Crew Day
Family Fun Night (Cartersville- June)
Family Fun Night (Cartersville-July)
New Teacher Orientation-Cartersville City Schools
Pirelli Health Fair
Sun health Presentation
Sun health Sign Up
New Teacher Orientation- Excel Christian Academy
New Teacher Orientation- Bartow County School Systems
Floyd County Health Fair
Community Fair for Special Needs Children- Capt. Jack Dollar

New Teacher Orientation- Polk County School Systems
Rome Chamber Expo Vendor Breakfast
Cedartown Business After-Hours
Cedartown Business Expo
Rome Chamber Expo Corporate Luncheon
Captain Jack Dollar at White Elementary
Grand Opening/Ribbon Cutting Armuchee Branch
Cartersville Business Expo
Rome Business Expo After Hours
Rome Business Expo
City of Rome Health Fair
Floyd County Christmas Parade
Polk County Christmas Parade
Head Start Program- Floyd County
Sara Lee Sign Up
Cedartown High School Presentation
Pepperell High School Presentation
Armuchee High School Presentation
Coosa High School Presentation
GE Retiree Luncheon



Tax Time Thinking

Are you getting a refund? Think about any changes you may want to make to the amount of tax deductions that come out of your paycheck. Do you want to decrease the amount so that you have more throughout the year to pay down debt or save in an interest bearing account? Many people prefer getting a large refund. They feel it is the only way they can save, or they do not want to risk having to make a lump sum payment if taxes are owed. Consider putting a set amount out of each paycheck into a special savings account, but you will have to be disciplined not to touch it if you want to have it all this time next year.

Think about **direct deposit**, but don't spend money paying for an advance of your refund from tax preparers or loan companies. Why pay them to get your money just a few weeks earlier? Direct Deposit is faster and safer than paper checks. Make sure you have correct account information; names on your tax refund should match the names on your account that you are depositing into.

If you don't have an **emergency fund**, begin one with this year's refund. This way you can avoid debt when something unexpected comes up. Actually you should expect the unexpected to happen. Everyone is likely to have some type of emergency related to cars, major appliances, your house, and unplanned medical needs. Begin an emergency fund and add money to it from each paycheck.

Consider paying off debt. Make a list of all the debt you owe sorted by balance size with the largest balance at the top and the smallest balance at the bottom. Work to pay off the smallest balance first. Then keep working up the list, using any available money.

Would you want to purchase **Savings Bonds** with your refund? This year the government is letting you receive all or part of your refund in Series I US Savings Bonds. The amount has to be in multiples of \$50, and you can receive direct deposit for any difference over the amount of Bonds you are purchasing. Check out www.irs.gov for more details.

Cemark Program

Making the Right Money Moves

(Rome Ga.) --- As part of our financial literacy effort for young people, Coosa Valley Credit Union is making a program aptly named, MAKING THE RIGHT MONEY MOVES, available to area high schools. As of today, Coosa Valley has provided basic financial skills to 1,345 young adults that attend 7 area high schools!

Students learn to make wise financial decisions with this program using a student workbook, role-play simulations, CD and video exercises. Practical lessons on the importance of saving, as well as keeping a checking account in balance and reconciling it with a bank statement are all part of this program. In learn-by-doing exercises, young adults teach themselves the value of good credit, how to determine their own capacity to borrow and repay, and what they can do as young adults to build a good credit history. They also learn how to avoid identity theft.

Coosa Valley is sponsoring MAKING THE RIGHT MONEY MOVES as a public service. "We feel it is important that young adults have a chance to practice money management in the classroom, where mistakes won't cost real dollars," stated Ron Tomlinson, President/CEO of Coosa Valley Credit Union.



Ron Tomlinson instructs students

"By sponsoring MAKING THE RIGHT MONEY MOVES, we are preparing our young people before they begin to live independently and are first in need of financial services. If we can help them learn good money habits right from the start and raise their level of financial responsibility, it will pay big dividends for them and the community alike," stated Robert Smyth, Marketing and Business Development Manager for Coosa Valley.

Mrs. Helen Clonts retires from CVCU after 22 years of dedicated service...

Mrs. Helen Clonts of the Coosa Valley Credit Union has announced her retirement after 22 years of dedicated service. Mrs. Clonts came to work for the Credit Union in 1988 when it was still known as the General Electric Employees Credit Union and, for the past several years, was the branch manager of the Credit Union's Cedartown Branch. Mrs. Clonts stated fondly, "I never realized how a 'job' could make you feel so good being able to help members meet needs, or make a dream come true. Even that pales in comparison to the richness and depth of relationships with coworkers that God has blessed me with over the years."



Helen Clonts

Mrs. Clonts wishes continued success for Coosa Valley and plans to spend time with her family and friends while keeping her relationships with members she has come to know and love over the years.

Holiday Closings (All Branches Closed)

We will be closed to observe the following holidays:

January 17
Martin Luther King, Jr. Day

February 21
Presidents Day

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

Join us for our

"State Fair"

Annual Meeting

Saturday, February 26, 2011

6:00 pm

The Forum

Rome, Georgia

Coosa Valley
CREDIT UNION

RSVP by January 30, 2011 at your local office

Serving the **10-County Coosa Valley Region**

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