



59th Annual Meeting

CVCU's 59th Annual Meeting was held Saturday night February 16th at the Forum...



Saturday, February 16th, the Coosa Valley Credit Union held its 59th Annual Meeting at the Forum in downtown Rome. The Annual Meeting is required by the National Credit Union Administration and Coosa Valley's Charter to inform members about the current financial state of their Credit Union, notify them of any Board of Directors changes, if needed, and give a review of the past year's activities. Coosa Valley Credit Union takes it a little farther than most credit unions by also making it a free membership appreciation night with dinner, entertainment and door prizes.



Robert Smyth, AVP of Marketing and Business Development for Coosa Valley, stated "Coosa Valley is one of a handful of Credit Unions across the nation that has an Annual Meeting of this magnitude. This year we entertained around 600 members with a Mardi Gras theme. We enjoyed Cajun favorites and wonderful Zydeco music with The Porch Dogs. Dinner and décor were provided by Loaves and Fishes Catering and Coosa Valley donated \$1,500.00 in the name of the membership to the local United Way." The date for next year's meeting has already been set and Coosa Valley Credit Union hopes to see all its members on March 1, 2014 at the Forum.



Coosa Valley Credit Union offers several types of IRA's...

including Traditional, Roth, SEP and Coverdell Education accounts. We also offer HSA accounts for members who have high deductible insurance plans. These accounts can still accept contributions that can be contributed to 2012 if you need additional tax deductions. However, if contributing for the prior year, contributions must be made by April 15, 2013. All of these IRA's are a good way to save for retirement or education for your children. As always consult your tax preparer to see what is the best type and option to meet your needs.



Coosa Valley Voice

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Don't Let Thieves Steal a Piece of Your PII

By Matt Cullina, Identity Theft 911

Of all the things you pray you never lose, I'll bet your library card isn't one of them. What's the worst that could happen?

A California woman found out – to the tune of \$643. Someone used her card to check out books, and never brought them back. Since the woman didn't cancel the missing library card, she got slapped with the lost-book fines.

Those missing books can teach us a powerful lesson: Our personally identifying information—or PII—is everywhere, and identity risks exist in situations (like a lost library card) that we'd never think twice about.

Most of us are good at safeguarding our Social Security, credit card, or driver's license numbers. But few think about our name and address as assets worth protecting. And fewer still take the time to inventory the identity relationships we have with the companies, organizations, and individuals we entrust with our data.

So . . . if you don't yet have one, here's an idea: Create your own PII Chart. See how your identity isn't just a password here or a number there, but an entire picture of the identity relationships you've created. Once you visualize the slices of your PII, managing your identity assets becomes a lot easier.

• **Create your PII Chart.** By category, note every relationship you have with organizations that keep personally identifying information about you. Don't stop with common slices of PII like employers, schools, doctors, creditors, banks, and email providers. Your identity lives in less obvious places, too – your Facebook, and eBay accounts; frequent flier programs; homeowners associations; churches;

volunteer organizations; hobby clubs; even with household helpers and, yes, libraries.

Your kids have PII Charts too! Think daycare, pediatricians, schools, gaming and iTunes accounts, Little League associations, and summer camps.

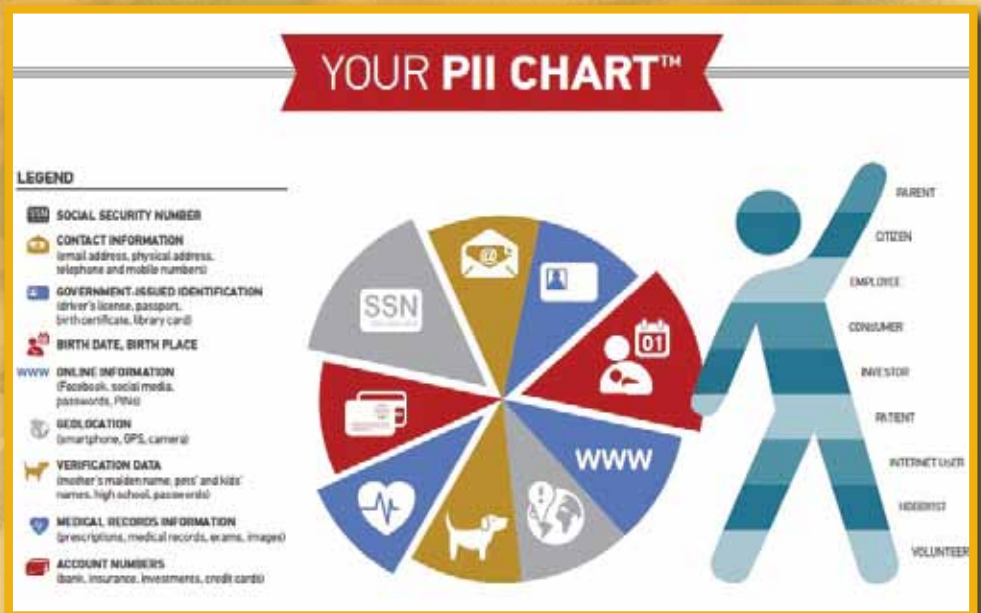
• **Separate the slices.** Identity takeover happens when thieves breach one area and find their way into others. To block their path online, set up unique passwords for each PII category. For example, don't use the same password to log into your Facebook account that you use for online banking. Dedicate a single credit card to online shopping, and don't use it for anything else. Ditto for your child's online gaming account (and NEVER link it to a debit card tied to your bank account).

Set limits on who-knows-what for each slice of your PII. For example, under "children's activities," do your kids' pottery and karate teachers need their complete birth dates or will month and day do?

• **Safeguard your PII.** Trim the amount of data you keep out there to reduce risk. Delete unneeded data on your smartphone (including "forgotten password" reset messages). Purge old files from your laptop. And if your smartphone is still geo-tagging photos (sometimes a default setting), consider disabling the feature. Photos are part of your PII, too.

As the definition of identity evolves to include our online personas, photographic images, medical records, and more, we need to strike a better balance between convenience and vigilance. After all, can you think of a more important asset to protect than the very essence of who you are?

Coosa Valley Credit Union takes this risk to your finances very seriously and is why we provide checking account members with the nation's premier identity theft education and resolution services for FREE. www.identitytheft911-cvfcu.com.



Fun!

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

For the Children

CVCU branches join with the National Safe Place program to become a "Safe Place" for kids in crisis...

Coosa Valley Credit Union has joined with the National Safe Place program to make each of its branches in Rome, Cartersville, Cedartown and Rockmart a "Safe Place" for children and teens 18 and under to go if they find themselves in trouble. National Safe Place is an outreach program designed to provide access to immediate help and safety for all youth in crisis. "Locally, Safe Place is a community initiative that designates schools, fire stations, libraries and youth-friendly businesses as Safe Place sites where youth can access help and supportive resources. We are very excited to have Coosa Valley Credit Union join us as a Safe Place site," stated Marian Barber, Flowering Branch Children's Shelters Volunteer Coordinator and local Safe Place Coordinator. "Safe Place locations extend the doors of the local youth service agencies or shelters to help create a community safety net for children in crisis situations. The Safe Place program has even developed a texting system so youth can get help when needed even faster." Ron Tomlinson President/CEO of Coosa Valley Credit Union stated, "this program is just one more way that Coosa Valley Credit Union gives back to the communities we serve. As a father and grandfather, I am proud to join with businesses like QT and Southwest Airline among others and offer our branches as a haven for any child who finds themselves in crisis." To find a Safe Place just look for the Yellow Safe Place sign. For more information on how you or your business can become involved, go to www.nationalsafeplace.org.



(Pictured right to left: Stephanie Davis a Jacob's Ladder Mentor, Ron Tomlinson Pres./CEO of CVCU, Marian Barber Safe Place Coord., and Christopher Jackson a Residential Assist. at Flowering Branch.)



SAVINGS CREW AT WORK!

Captain Jack visited both Euharlee Elementary and Johnson Elementary spreading the word of "saving ye treasure and watching it grow" when opening a savings crew account at Coosa Valley.

If you would like the Captain and crew to come to your School, have your teacher contact us at Capt.Jack_Dollar@mycvcu.org



Duck Derby 2013 Season... is off and waddling!

Coosa Valley Credit Union is teaming up with Advocates for Children in the 12th Annual Duck Derby. Advocates for Children is a local non-profit offering multiple layers of protection and hope to children who have been abused and neglected and

offers prevention services to families at risk of maltreatment. Over half of Advocates' annual budget is raised right here in the community through generous donors, local churches and civic groups and special events like the Duck Derby. The Duck Derby is Advocates' keystone fundraiser in which participants "Adopt a Duck" (a rubber one that is!) that will float down the Etowah River on May 18 to win their owner some amazing prizes! Prizes for this year include a 2013 Honda Fit, a \$1,000 shopping spree at West End Commons, two kayaks, an iPad and many more. To "Adopt a Duck" or for more information please visit any of our 6 Branches.



Rockmart Branch Opens!



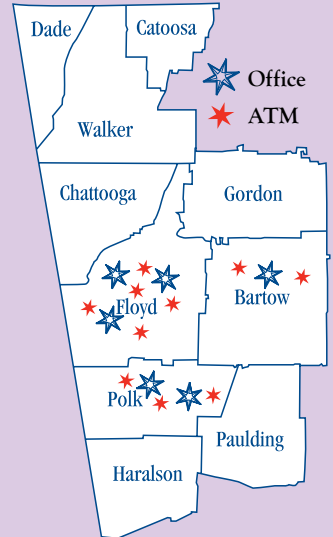
CVCU Opens a New Rockmart Branch...

The Coosa Valley Credit Union is proud to announce the opening of our new branch in Rockmart, Georgia at 1400 Chattahoochee Drive. "This project has been on our radar for some time and we are very excited to be able to serve more of our members in Polk County," said Ron Tomlinson CEO/President of Coosa Valley. "We look forward to seeing our existing members as well as welcoming new ones and becoming a strong community partner."



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

www.mycvcu.org

CVCU Sponsored Events in Your Communities

April 27th
CPR Saturday
American Red Cross

May 4th
Tom Clayton Memorial
Car Cruise and
Summer Concert Series
Downtown Cartersville

May 10th and 11th
Roman Roast on the
River
Ridge Ferry Park -
Rome

May 18th
Duck Derby
Riverside Park Day Use
Chick-fil-A Race Series
5k & 10k Duck Dash

June 1st
Tom Clayton Memorial
Car Cruise and Summer
Concert Series
Downtown Cartersville

July 19th and 20th
Homespun Festival
Downtown Rockmart

August 3rd
Tom Clayton Memorial
Car Cruise and Summer
Concert Series
Downtown Cartersville

HOLIDAY BRANCHES CLOSED

MAY 27TH Memorial Day
JULY 4TH Independence Day

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

THANK YOU TO THOSE WHO HAVE SERVED OUR GREAT COUNTRY.

