

Coosa Valley Voice

A PUBLICATION OF
COOSA VALLEY CREDIT UNION
SUMMER 2012

Need a Credit Rating Tune Up...

Here are a few tips to get you started!

1. Get a credit card if you don't have one

Don't fall for the myth that you have to carry a balance to have good scores. You don't, and you shouldn't. But having and using a credit card or two can really build your scores. If you can't qualify for a regular credit card, consider a secured credit card, where the issuing financial institution gives you a credit line equal to the deposit you make. Also look for a card that reports to all three credit bureaus.

2. Add an installment loan to the mix

You'll get the fastest improvement in your scores if you show you're responsible with both major kinds of credit: revolving (credit cards) and installment (personal loans, auto, mortgages and student loans). If you don't already have an installment loan on your credit reports, consider adding a small personal loan that you can pay back over time. Again, you'll want the loan to be reported to all three bureaus, and you'll probably get the best deal from your credit union.

3. Pay down your credit cards

Paying off your installment loans (mortgage, auto, student, etc.) can help your scores but typically not as dramatically

as paying down -- or paying off -- revolving accounts such as credit cards. Lenders like to see a big gap between the amount of credit you're using and your available credit limits. Getting your balances below 30% of the credit limit on each card can really help; getting balances below 10% is even better. Though most debt gurus recommend paying off the highest-rate card first, a better strategy here is to pay down the cards that are closest to their limits.

4. Use your cards lightly

Racking up big balances can hurt your scores, regardless of whether you pay your bills in full each month. What's typically reported to the credit bureaus, and thus calculated into your scores, are the balances reported on your last statements. You often can increase your scores by limiting your charges to 30% or less of a card's limit; 10% is even better. If you're having trouble keeping track, you can set up email or text alerts with your credit card companies to let you know when you're approaching a limit you've set. If you regularly use more than half your limit on a card, consider using other cards to ease the load or try making a payment before the statement closing date to reduce the balance that's reported to the bureaus. Just be sure to make a second payment between the closing date and the due date, so you don't get reported as late.

Hopefully these few tips can be helpful to you in tuning up your credit score and of course for extremely competitive rates on all your financial needs from Personal Loans to Visa cards, make sure you check with Coosa Valley Credit Union first. For a full list of financial products Coosa Valley offers, go to www.mycvcu.org.

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

Privacy Notice & Disclosure

NEW! 2012 CVCU Privacy Notice

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?	<p>We collect your personal information, for example, when you</p> <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?	<p>Federal law gives you the right to limit only</p> <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. - <i>Coosa Valley Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>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</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>

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:

- Social Security number and account balances
- account transactions and checking account information
- credit card or other debt and credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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.

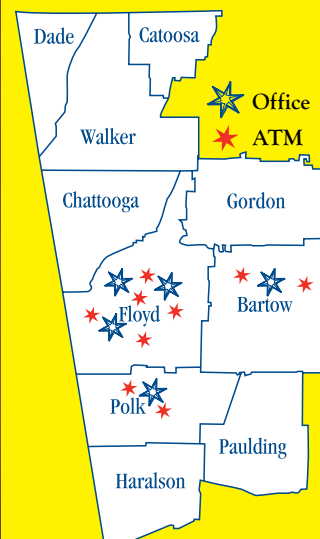
Reasons we can share your personal information	Does Coosa Valley Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	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

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

Events Around Town

CVCU joins MDA Lock-Up



Our very own Blaine Kirby (Mortgage Loan Specialist at the Main Office) and Rhonda Padgett (Branch Manager of our Armuchee Branch) joined in the local Muscular Dystrophy Association Lock-Up to help raise awareness and funds for this worthy cause. Through the team efforts of their co-workers, the Main Office (Located in West Rome) put together a Hot Dog Sale to raise funds for Mr. Kirby's Goal, while the Armuchee Branch called on friends and family for support for Mrs. Padgett's Goal.

Mr. Kirby placed #6 as one of the top fundraisers in Floyd County for this event his grand total being \$1,685.00. Collectively they raised almost \$2,500 for the Local MDA Lock-Up fundraiser.

Youth Week 2012



Coosa Valley Credit Union Celebrated National Credit Union Youth Week April 23rd through 27th at each of their branches in Rome, Cedartown and Cartersville.



"Youth Week was a wonderful time to bring the kids by the Credit Union and let them see how finances work plus they got a free gift. More and more articles are being written on the importance of educating children early about the do's and don'ts of money and finances so they have a better understanding of how to handle things as they get older," said Robert Smyth Marketing Manager for Coosa Valley. Each branch competed with each other to see who could come up with the best theme for the week. Although each branch did wonderfully, our East Rome branch was crowned the winner with their jungle theme.

For more information about Coosa Valley children's program The Savings Crew go to www.mycvcu.org and click on the pirate flag.



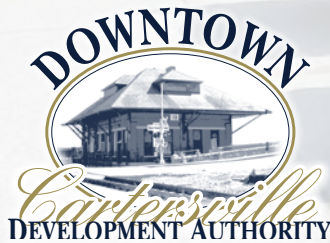
Coosa Valley Credit Union was once again a part of the... 2012 CLOCKTOWER CLASSIC HANDYCLING RACES both in Cedartown and Rome...



Events included a time trial in Cedartown, the Hill Climb Road Race which started on Fouché Gap Road and finishes at the top of Lavendar Mountain and the Downtown Criterium on Broad Street in downtown Rome. Then on Saturday the 36-mile road race, which will start and finish at the Wildwood Cove entrance to the Rocky Mountain Recreation Area and on Sunday a six-mile individual time trial at Legacy Drive. The Clocktower Classic is the only timed stage race for handyclists in North America this year and many of the rider are trying to gain points for a place on the US team for the London Olympics. "This is our 4th year being a part of this incredibly inspiring event," said Ron Tomlinson CEO/President of Coosa Valley. "To see these amazing athletes compete is truly awe inspiring and Coosa Valley is always proud to help make this event a success." Along with the race, Cancer Navigators of Rome staged the "Playtonna" 500 race. Each participant raised money for cancer research and the privilege to raise tricycles down Broad Street. Some of the riders included Mayor of Rome Evie McNiece and Coosa Valley's own Captain Jack Dollar.

For the 5th year Coosa Valley Credit Union has teamed with the Cartersville Downtown Development Authority...

to present amazing concerts along with a magnificent Car Show all as a part of the Summer Concert Series. The Summer Concert Series always provides great entertainment from local bands and talent. On June 2nd the crowds gathered on the green to hear the musical talents of the Eastern Seaboard which was received with overwhelming applause and excitement. *"Overall the event always is a true success with the support of local business and the community."* said Marketing Assistant Kaytlin Greenley. *"We look forward to the next concert and car cruise on August 4th. Come to downtown Cartersville and join us!"*



Coosa Valley
CREDIT UNION

**CVCU
Sponsored
Events in Your
Communities**



**The Summer
Concert Series
continues!**

August 4th

*Babe's Bayou
Concert*

&

*Tom Clayton
Car Cruise*



Savings Crew at Work
CAPTAIN JACK DOLLAR
OUT AND ABOUT AGAIN

Captain Jack Dollar and the Savings Crew have been busy once again out and about at area schools spreading the message to all little pirates on how to save their treasure by becoming a member of the Savings Crew and watching their treasure Grow. The Captain and Crew recently visited Alto Park Elementary as well as East Central Elementary and look for him at events this summer around town.

If you would like ask Captain Dollar a question, e-mail him at
Capt.Jack_Dollar@mycvcu.org.



**HOLIDAY
CLOSINGS**

All Branches will be closed to observe the following holidays:

Wednesday, July 4
Independence Day

Monday, September 3
Labor Day

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