

# Coosa Valley Voice

A Publication of  
COOSA VALLEY CREDIT UNION  
APRIL 2011

## Useful Tips On Buying A Used Car

Many people are deciding to buy late model used cars instead of brand new cars. They feel that they can get a car that is almost as good as brand new without the depreciation that hits the new car buyer as soon as the car is driven off the lot. Insurance may be cheaper and many new car dealerships even sell certified used cars which include warranties. If you are considering purchasing a used car this year, take some time to prepare so you can get the most for your money.

At the beginning of the car buying process, many people already know the type of car they want. It's a good idea to stop and test your decision with these questions:

- Does this car fit my needs (not my wants)?
- Will this car fit into my monthly budget?
- Will other related expenses such as gas and insurance change?
- What do the experts say about this car's price, reliability, and safety?

Consider a few different cars as you are doing your research. It may be hard to find the exact used car you are interested in, so have some options. Once you find a car that meets your criteria, do your homework on that car before you commit to purchase. Check out the mileage and tires. Consider running a history report on the VIN. Also, based on your mechanical knowledge, you may need to have it inspected by a professional. A little expense up front may save you costly repairs and regret later.

As you start your car shopping research, also be considering how you will be paying for the car? If you cannot pay cash, then you need to inquire about financing. You will need to know the total expected cost of the car and expected model year for a credit union or bank to quote you an estimated monthly payment. Typically the older the car, the interest rate will be higher and the maximum number of months of the

loan will be shorter. You will also need to know if you will be making a down payment and how much. Many dealers also finance. Just make sure you do some comparison shopping when it comes to financing and that you are clear on the total costs.

Would you like to pay cash the next time you purchase a car? Start a special savings today for this purpose. You can have an automatic deduction from your direct deposit go to this savings account from each pay period and eventually you could pay cash for your next car! Wouldn't that be nice?

When purchasing a used car, the most important thing is to do your homework. Consider these tips and ask for advice from trusted sources. The money and headaches you save will be well worth the time and energy you spent doing your research. May you enjoy your next car and know that you made a wise decision.

---

By: Dawn Harris, CFO, Coosa Valley Credit Union



**Fun!** Don't miss the upcoming events happening in YOUR community...page 3!



# 2011 Annual Meeting

## Old Time State Fair *with a Flair!*



2011 CVCU Annual Meeting

The Coosa Valley Annual Meeting was a state fair with a flair! Cotton candy, popcorn, candied apples, lemonade, hot dogs, hamburgers and all the trimmings were available in endless supply to all of the attendees. Over 700 people packed The Forum in Rome for a celebration of the accomplishments of Coosa Valley Credit Union!



Top Photo: Doodles and Ribbons the Clowns with Ron; Bottom Photo: Prize Winners

Young, old and in-between tried to ring the bell in the strong man exhibit. Adorable clowns welcomed the guests. Chairman Cleve Hartley called the meeting to order, and Ron Tomlinson hosted a visual presentation of the year in review. Following the evening's business, attendees were regaled with the humor and sleight of hand from the guest magician/comedian, Matt Roberts.



Guest Magician/Comedian,  
Matt Roberts

The celebration ended with the awarding of hundreds of dollars worth of door prizes. All who attended agreed that it was a night filled with joy and excitement!

**Coosa Valley**  
CREDIT UNION



## Now is the Time for Your IRA

Don't miss the April 18th deadline for your Individual Retirement Account contribution. Deposit up to \$2,000 per person into your traditional Individual Retirement Account and defer taxes until withdrawal at time of retirement. This is an excellent way to prepare for the future while saving on taxes.





# Events Around Town

## Coosa Valley Credit Union is Title Sponsor for NORTHWEST GEORGIA WOMEN'S EXPO 2011

With hundreds of businesses across Northwest Georgia represented and over 500 attendees from all across Georgia, it has proven to be yet another successful year as Coosa Valley Credit Union presents, as Title Sponsor, the Northwest Georgia Women's Expo. In being Title Sponsor for such an event, Coosa Valley Credit Union was able to show their support for the communities they serve with this event.

"This has been a wonderful opportunity for Coosa Valley Credit Union to show their support and to really show their personal involvement in the 10-county region that they serve through events such as the Northwest Georgia Women's Expo", stated Karon Mauney, Event Coordinator. As a not-for-profit financial institution, Coosa Valley Credit Union strives to show gratitude toward their members by being involved in the communities they serve.



"The surrounding businesses are given this amazing opportunity to showcase themselves. In this time of economic downturn, we at Coosa Valley Credit Union are doing everything we can to promote local commerce. Additionally, the Expo is an excellent educational resource. Seminars on health, financial planning and exercise were presented every half hour. Being Title Sponsor of this event aligns with our mission; Coosa Valley Credit Union is all about "People Helping People".

## CVCU Sponsored Events in Your Communities

April 2nd	Cartersville DDA Car Cruise
April 9th	Local American Red Cross CPR Saturday
April 28th-29th	Clocktower Classic Hand Cycling Race (Cedartown and Rome)
May 7th	Cartersville DDA Summer Concert Series & Car Cruise
May 13th-14th	Roman Roast on the River (Rome)
June 4th	Cartersville DDA Summer Concert Series & Car Cruise
July 2nd	Cartersville DDA Summer Concert Series & Car Cruise
July 4th	Rome DDA 4th of July Celebrations
August 6th	Cartersville DDA Summer Concert Series & Car Cruise



## American Red Cross CPR Saturday

As the local chapter of the American Red Cross came together in their 4th year teaming up with Coosa Valley Credit Union and other business' to provide a FREE CPR class to the public it turned out to be another success! The CPR Saturday was held on April 9th on the Berry College Campus. This event provided potential life saving skills to all attendees at no cost to the attendees. "This is just another way to show our support for the communities we serve and brings the Coosa Valley Credit Union philosophy into play, People Helping People; we were honored to team up with the local American Red Cross Chapter for this event to our community".

# Savings Crew at Work



Captain Jack Dollar and the Savings Crew have been busy out and about at area schools spreading the message on how to save their treasure by becoming a member of the Savings Crew and watching their treasure grow.

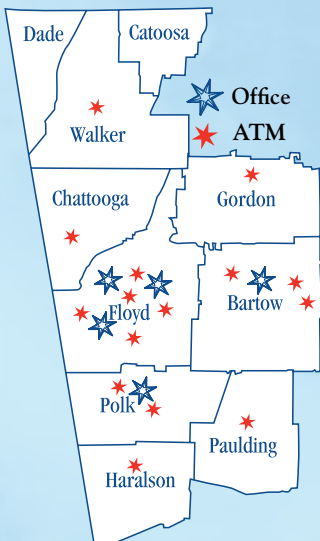
**Also...** Coosa Valley Credit Union will be celebrating national Credit Union Youth Week April 18th through 22. Little pirates 0 to 12 can come by any branch and register to win an invitation to Savings Crew Saturday. 5 crew members will be chosen from each branch and they will join Captain Dollar for a day full of adventure, fun, food and prizes. Just drop by any branch during youth week for details.



## Mrs. Patsy Barrett Retires from CVCU After 13 Years Of Dedicated Service

Mrs. Patsy Barrett of the Coosa Valley Credit Union has announced her retirement after 13 years of dedicated service. Mrs. Barrett began her career in banking in 1970 with Cartersville Bank which is now Bank of America. She retired from Nations Bank in 1996 and then decided to accept a teller position with the then General Electric Employees of Rome Georgia Federal Credit Union in August of 1997. Mrs. Barrett stated "I'll have to say working here at Coosa Valley Federal Credit Union have been the BEST 13 years of my forty".

Mrs. Barrett 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.



## Coosa Valley CREDIT UNION

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](http://www.mycvcu.org)

## Holiday Closings

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

**MAY 30**  
**MEMORIAL DAY**

**JULY 4**  
**INDEPENDENCE DAY**

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

**PLEASE NOTE** June 10-14 systems offline due to computer conversion