

# Coosa Valley Voice

A PUBLICATION OF  
COOSA VALLEY CREDIT UNION  
FALL 2012



## Buying your Dream House WITH COOSA VALLEY CREDIT UNION

### **Congratulations!**

You've decided to take the plunge and purchase a home. Most experts agree that your primary residence is one of the best investments you can make. Whether this is your first house or you're an old hand at home buying, purchasing real estate can be a confusing and sometimes stressful process. That's why

Coosa Valley Credit Union is here - making home buying easy by helping you each step of the way. The first step in purchasing a home is to prequalify for a loan. We will ask about your income and your expenses and use a standard ratio to determine how much house you can afford. Coosa Valley Federal Credit Union will provide you with a written pre-qualification letter. This shows realtors and home sellers that you are a serious buyer, and can give you leverage when negotiating the price of your new home. Searching for the right home for you and your family can be the hardest or the easiest part of the process! Today more than ever, buyers have access to thousands of homes for sale on the internet, often being able to see a home's features through slide shows or virtual tours. Buying a home is often the single most important investment a person makes. Some home buying tips you might want to consider are...

**1. Make a list of what you would like to have in a home for your family and lifestyle.** Do you want a large or small yard? Do you want a pool for the kids? How many bedrooms and bathrooms would you like? Be realistic and you will find something you like very quickly.

**2. How much home can you afford?** Even if you are pre-qualified at a certain amount, take a hard look at your family budget and make sure the house you chose and its up keep will not put undo financial and time stress on you and your family.

**3. Research the area you want to buy in.** Take time to look into school districts, crime rates, neighborhoods, home values, taxes, convenience and drive times to shopping, school and other places you often frequent.

### **4. Make sure you have the home inspected by a professional.**

When you find the home that's right for you, make sure you have a professional home inspector look at everything from the foundation to the roof. The home you have chosen may look great to the untrained eye but could have problems that down the road will cost more than your budget can allow.

Realtors can take a lot of the hassles out of home buying as they know the area, are trained in negotiating and often can spot potential problems in a new home before you go to contract. Their ability to help you in each stage of the contract phase can take a lot of the worry out of home buying.

However you choose to find your home, the best rule of thumb is to see the home purchase as an investment rather than buying with your emotions. Coosa Valley's Mortgage Associates will be there to walk you through the process from application to closing. By understanding each step of the process, you'll be better prepared and there won't be any last minute surprises. As one of the region's premier lenders, Coosa Valley Federal Credit Union takes pride in our dedication to member service. We make refinancing or purchasing your home an easy, hassle-free experience. We'll give you valuable tips along the way. Then when you're ready to apply for your loan, we'll let you do it the way YOU are most comfortable. For more information on how to start the home buying process, contact any of our branches or go to [www.mycvcu.org](http://www.mycvcu.org).

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

# Upcoming Board Election



October 1, 2012

Dear Member,

The Nominating Committee of Coosa Valley Federal Credit Union submits to the Board of Directors of Coosa Valley Federal Credit Union the following names for consideration for position of Director.

## BOARD OF DIRECTORS

**Robert Blalock**

**Chris Brock**

**Richard DiPrima**

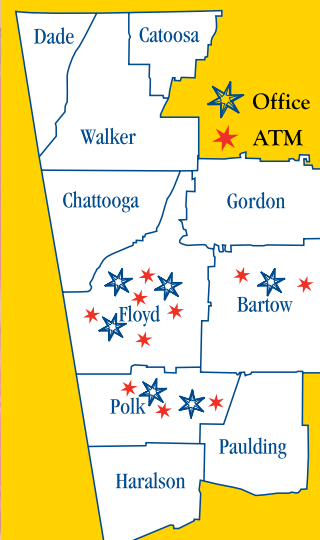
**Fred Kerce**

Respectively Submitted,  
Ken Duskey, Chairman  
Nominating Committee

Nominations also may be submitted by petitions by member. Members who desire to name a nominee or nominees for vacancy should prepare and submit a petition in accordance with the following procedures:

- (A) Petition must be signed by at least 1% of members with a minimum of 20 and a maximum of 500 of the membership of Coosa Valley Federal Credit Union (Membership with the Credit Union should be as of 09/01/2012) and must include their account number.
- (B) Petition must be accompanied by a certification from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. Each nominee by petition must submit a statement of qualifications and biographical data with their petition. The nominee or nominees must state that they will be able to attend Board Meetings and devote such time as needed to fulfill this obligation.
- (C) Petition must be filed with the Secretary of the Credit Union by January 1st, 2013. These may be left at the Credit Union Office and will be forwarded to the Board Secretary.
- (D) Only members eighteen (18) years of age or older will be eligible to vote.

## LOCATIONS LOCATIONS LOCATIONS



**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**  
COMING SOON!!!!

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



# Events Around Town

## Summer Fun in Cartersville

### Compliments of Coosa Valley Credit Union

Family fun...music...vintage cars! Coosa Valley Credit Union and their team of dedicated employees sponsored the Summer Concert Series in Cartersville. CVCU works hand-in-hand with the Downtown Development Authority of Cartersville to bring opportunities for residents and visitors to experience the charm of Cartersville.

From May through August the community came out by the thousands to attend the Summer Concert Series and to be entertained by local talents such as the Eastern Seaboard and Babe's Bayou among many others. Along with this concert the Downtown Development Authority presented the Tom Clayton Car Cruise where hundreds of classic cars and extreme automobiles lined the streets of Downtown Cartersville. Fun was had by all with the entertainment lasting well into the summer nights. Coosa Valley Credit Union is always dedicated to being a part of the community that we serve. We look forward to next year's Summer Concert Series!

## CVCU teams with local S.A.F.E Place Program

### Flowering Branch Children's Shelter



**CVCU is teaming with The Flowering Branch Children's Shelter in Cartersville, Georgia to provide a Safe Place for kids at all CVCU locations.** The

Safe Place program started within the Advocates for Children Organization in Louisville, KY. and their local YMCA.

This program gives children a safe place to come to if ever they are in any sort of danger such as family problems, abuse, homelessness, or any other situation where they do not feel safe. Each Coosa Valley branch will be labeled as a "Safe Place" in the communities that they serve. We will have signs at each branch indicating that we are a Safe Place for children. *"As a Safe Place we will simply be providing a child a place away from danger and from the public eye to wait on a qualified representative from the Safe Place Agency to come assess and assist."* stated Ron Tomlinson, President/CEO of Coosa Valley. The closest Safe Place Agency Representatives in this area are from the Flowering Branch Children's Shelter out of Bartow County. *"There are numerous reasons as to why we are getting involved with the Safe Place Program but the primary reason is as a Credit Union we live by our motto 'People Helping People.'"* stated Kaytlin Greenley, Marketing Assistant for Coosa Valley. *"It is said that nearly 1.6 to 2.8 million children run away from home every year and by partnering with The Safe Place Program, Coosa Valley and our branches will be another asset to the communities we serve."*

Coosa Valley will be partnering with business like Quick Trip convenience stores and Southwest Airlines to assist in a very large problem on a national level. Look for more information coming soon on our web site at **[www.mycvcu.org](http://www.mycvcu.org)**.



## CVCU to Open a New Rockmart Branch

Coosa Valley Credit Union is proud to announce that we will open a new branch in Rockmart Georgia in 2013 in the old Community Bank of Rockmart building at 1400 Chattahoochee Drive. "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." Andy Harris V.P. Lending & Member Support Services for Coosa Valley and a Rockmart native stated "I am happy that Coosa Valley was given this opportunity to serve the Rockmart community and people of Polk County. This project has been on our radar for quite sometime and it's exciting to see it finally happening."

For updates on the New Rockmart Branch and the Grand Opening date keep a watch on our web site **[www.mycvcu.org](http://www.mycvcu.org)**.





# Congratulations!

## Promotions at Coosa Valley Credit Union

*CVCU is proud to announce several well deserved promotions within the Coosa Valley team.*



Andy F. Harris has been promoted to VP of Lending and Member Support Services. Andy is a Graduate of Shorter College and came to Coosa Valley from the Community Bank of Rockmart where he was an Assistant Vice President in commercial and consumer lending. Andy is also a member of the Cartersville Rotary Club. He and his wife Krista along with their daughter Addie reside in Taylorsville.



Kaytlin Greenly has been promoted to Marketing/Business Development Assistant. Kaytlin has been with the Credit Union for 8 years starting as a teller and moving up through Coosa Valley to her new position. She has received the Credit Union Management Award in her completion of CUNA's Management Enrichment Training Program and is currently the Board Secretary of the Northwest Georgia Chapter of the American Red Cross, 2012 Chairwoman of the Greater Rome Chamber of Commerce Expo Committee and 2011 past Vice Chair. She also serves on the Northwest Georgia Women's Expo Committee and the CUNA's Marketing/Business Development Conference Committee. Kaytlin resides in Cartersville.



Robert E. Smyth has been promoted to AVP of Marketing and Business Development. Robert has been with the Credit Union for six years and came to the Coosa Valley from K98 radio. Robert sits on the Board of Directors for the Exchange Club of Rome and is active in community and chamber events in Floyd, Polk, and Bartow Counties. Robert has also chaired several local and state committees. He is an Auburn Graduate

and resides in Silver Creek with his wife Becky and children Joseph, Ashlee, Carolyn and Sarah.



Serena Stevenson has been promoted to AVP of Human Resources and Staff Development. Serena has been with the Credit Union for six years and came to Coosa Valley from GEAC Computer Corporation LYD. She is a graduate of Kennesaw State University and resides in Cartersville with her Husband Slade, and children Jessi, Andrew and Samson.

## CVCU Sponsored Events in Your Communities

All around our area, residents will have an opportunity to get to know Coosa Valley Credit Union. We are delighted to take the message of the extraordinary service of Coosa Valley Credit Union to people of all ages. Visit us at one of the following events:

**October 2nd**  
**Coosa Valley Fair**  
**Cheerleading Exhibition**

**October 4th**  
**Polk County Business Expo (11a-2p)**

**October 12th and 13th**  
**Bartow Business Showcase/Expo**

**October 18th**  
**International Credit Union Day**

**October 19th**  
**Walk a Mile in Her Shoes Event**

**October 31st**  
**Murphy Harpst Health Fair**

**November 2nd and 3rd**  
**Floyd Business Expo**

**November 15th**  
**City of Rome Health Fair**

**Coosa Valley**  
**CREDIT UNION**

## HOLIDAY CLOSINGS

All Branches will be closed to observe the following holidays:

**Monday, October 8**  
**Columbus Day**

**Monday, November 12**  
**In Observance of**  
**Veteran's Day**

**Thursday, November 22**  
**Thanksgiving Day**

**Monday, December 24**  
**Christmas Eve**  
**Close at Noon**

**Tuesday, December 25**  
**Christmas Day**

**Tuesday, January 1**  
**New Years Day**

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