



Etowah Valley
FEDERAL CREDIT UNION



We're excited to announce a new addition to EVFCU!

NEW!

Mobile Branch

For forty years now, Etowah Valley Federal Credit Union has been committed to providing the best and most comprehensive service we can. So committed, that we have invested in a new mobile branch to bring our services to members of the Polk School District and the community of Bartow County.



The primary purpose of the mobile branch is to replace the old PoCo branch. The mobile branch will go directly to the Polk County schools. (A schedule will be posted and announced soon.) The mobile branch will also be used to visit our select employee groups and participate in special events around town.

Using satellite technology, the mobile branch will function as a full service branch; offering all of the credit union's core services, including an ATM for convenient access to cash. People can sign up to join EVFCU; members can apply for loans, make deposits, open accounts, etc.

The mobile branch will be used at many functions and events giving the community easy access to an ATM. If you're going to be out and about, keep an eye out for the EVFCU mobile branch!



Photo of EVFCU Building on Mobile Branch provided compliments of Cline Photography of Adairsville.



Reflections

On August 1st Veda Hilton, President/CEO, celebrated her 35th Anniversary with Etowah Valley FCU.

In an email thanking the staff for the special day, she shared her memories of the last 35 years. The staff enjoyed reading her reflections, finding it very interesting and worthy of sharing with you. Here is her email...

"Thank you all for making this such a special day for me. As I look back, my 35 years have gone by pretty fast. Some of you aren't even that old yet but someday you'll look back and wonder where the years went. Take the time to enjoy them. Life is just a vapor.

When I first came to the credit union it was a one person shop. I hand posted every withdrawal, deposit, loan and payroll to green ledger cards.



DON'T BECOME A TARGET!

Scammers continue to get new victims every day. These crooks move very quickly. As soon as officials figure out one scam another scam with new tactics comes about. Losses to individual victims are in the 10's of thousands of dollars! Don't be a victim! Be very cautious! Don't think this couldn't happen to you!

If you think you are being scammed; ask these key questions:

- Why would anyone send you money or promise to give you money for nothing in return or for a seemingly innocent favor? Just asking this question is a reminder that you rarely get something for nothing.
- Why do you need that information? When anyone asks for personal information—check routing numbers, driver's license numbers, Social Security numbers, or other data—ask why it's required. Never provide information when someone else originates the transaction or request for information. Asking for a call back number isn't good either. If you're talking to a scammer, the number they provide will be to another scammer in on their scheme.
- Is this check genuine? Even cashier's checks from big banks can be fake. Ask a professional at EVFCU to examine any questionable check before selling property or using the funds. A counterfeit check can take as much as 3 weeks to be returned because the processing information is incorrect slowing down the process by weeks!

Remember the old saying . . .

"If it sounds too good to be true... it probably is!"



Courtesy Pay, For Peace Of Mind

On August 1, a federal regulation changed the way we are able to offer overdraft protection on your Etowah Valley Federal Credit Union checking account.

Unless you opt-in for overdraft protection, we will no longer be able to authorize ATM or everyday debit card transactions that may cause you to overdraw your checking account.

By opting-in, you will have peace of mind knowing you are allowed a cushion if you ever need to go over your account balance. It's our way of protecting you from the embarrassment of a denied transaction due to a miscalculation of your account balance.

For additional information contact Crystal or Jessica at 770-382-7373 to opt in.

Full Courtesy Pay disclosures available upon request.

Thumbs Up!



Gerdau Ameristeel!

Gerdau Ameristeel and their employees were recently recognized in the Advocates for Children newsletter. They were featured for the tremendous amount of financial support they provide as well as their physical labor on projects for the shelter. From fixing leaky roofs, installing sprinkler systems, constructing parade floats or making the "Duck Dumper" for the Derby, nothing is too big or too small. Gerdau Ameristeel is also one of the largest corporate sponsors of the Advocates and the annual Duck Derby.

Etowah Valley FCU is also a proud sponsor of the Advocates for Children and the annual Duck Derby. Because we share this passion for the children -- we want to acknowledge their hard work and thank them for all they give in support of the Advocates for Children!



DONATIONS

The Advocates for Children depend on donations to operate the many programs they have for children.

If you are interested in making a donation, please visit their website at: <http://www.advochild.org/donations>, or call them at 770-387-1143.

The Advocates have many needs other than cash donations. They have a wish list on the website. On the website you can also see the many wonderful programs available for children.



Every member and share balance was listed on large columnar sheets of paper. Dividends were figured twice a year back then. This took lots of adding and balancing.

The credit union paid 7% on savings and charged 12% on each and every loan; personal or secured. And I received no complaints about interest rates. It was a different world back then. In fact, I had a waiting list for car loans! I had to wait until we had the money to make the loans. If we made lots of loans during one week, I had to put off the loan requests until the next week. Again, I had no member complaints about waiting up to three weeks to get a car loan.

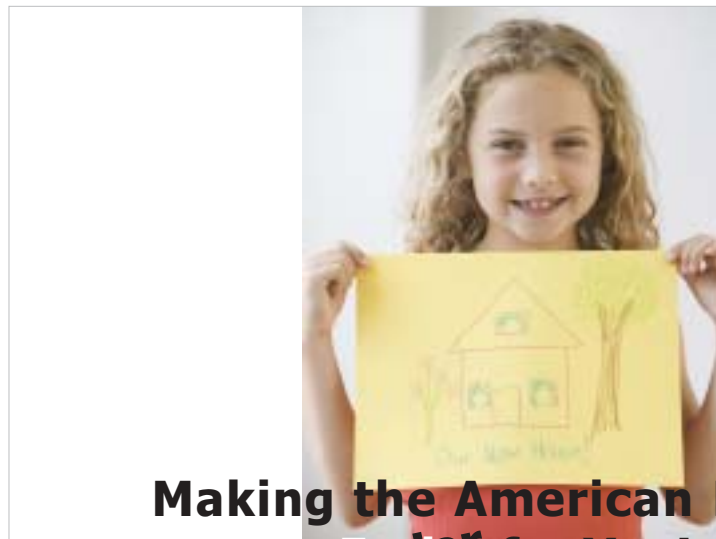
Life got better when we went high tech. This is what we called 'high tech' back in the 70's. At day end, we typed all the day's transactions into a machine, then we called a phone number and put the receiver on the machine to do our "transmission". Sometimes all of the transactions would not go through because of the static in the lines. Files had to be resubmitted if we had more than 5 errors. Then we'd wait. It took 4 days for the reports to come in the mail so we could find and correct the errors. It was slow, but it was a huge step up for us. As technology improved so did the upgrades. I no longer had to figure dividends and loan interest by hand. We also changed our loan rates to vary according to loan type. Boy, we thought we were uptown!

Around 1983 I started up a pilot program for share drafts (checking). I asked for some of my members to consider opening a checking account so they could be used as guinea pigs as we worked out the details of the program. Believe it or not, so many members stepped up, I had to turn some away until I could get a handle on the new service.

In 1985, we changed to a data processor that let us print our own reports. No more waiting on snail mail. I remember because it was February and I was stuck in the office with a rep from the computer company. It took over a week to get all members accounts transferred. My grandmother died during that time, but I still had to be here. After all, I was responsible to the members for getting this done. During this same time we also started CD's; IRA's soon followed.

In 2001, Polk County Credit Union 'merged' into the picture, followed by All Star Credit Union in 2005. Since then our on-line systems have certainly improved. We changed to a new 'in house' system in 2004. I've promised I will retire before I go through that again!

As you can see my 35 year journey has been interesting. I have enjoyed most of it. All



Making the American Dream Easier for You!

Your home buying experience should be a memorable one, and we're making sure that you remember it for the right reasons!

Avoid hidden costs and penalties, high mortgage rates, commission-seeking salespeople and confusing situations.

Purchase or refinance the home of your dreams at Etowah Valley Federal Credit Union.

Contact Krista Paschal, Real Estate Lending Specialist at 770-382-7373, ext. 115



of this technology is great, but believe it or not it really was simpler back then. Would I go back? No. Would I make the same career choice? Probably not. But I love accounting and I love numbers. I have always said "Numbers don't talk back to you..they are always right...no gray area." It's not that way all the time.

I have made many friends over the years and great relationships with credit union peers. I have also had some great employees. I appreciate everyone of them. I certainly couldn't do it as a one woman shop anymore.

I don't get to come in contact with members the way I used to because I'm stuck in the back with office operations. You all are now the 'face' of the credit union. I put my trust in you to give our members that sense of belonging each time you have contact with them. They are EVFCU."

~Veda

**From the Board of Directors and Staff:
Thank You Veda for your hard work, dedication and determination to keep our credit union current and up-to-date for more than 3 decades!**

Holiday Hours

October 11
Columbus Day - Closed

November 11
Veterans Day - Closed

November 25
Thanksgiving - Closed

November 26
Friday after Thanksgiving
Open 8:30 to 2:00

December 24 & 25
Christmas - Closed

December 31
New Year's Eve
Open 8:30 to 2:00

January 1, 2011
New Years Day - Closed



International Credit Union Day 2010

This International Credit Union Day, we want to thank you for trusting EVFCU to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union experience even better.



Main Office:

134 E. Felton Road
Cartersville, GA 30120

Monday	8:30-4:00
Tuesday	8:30-4:00
Wednesday	8:30-4:00
Thursday	8:30-5:00
Friday	8:30-5:30
SATURDAY	9:00-Noon

EVFCU Mobile Branch:
Schedule Coming Soon!

Mailing Address:

Etowah Valley FCU
P.O. Box 1090
Cartersville, GA 30120



Access your account information 24/7

with either of these products.
Be prepared for the holidays!
Sign up today!

CREDIT UNION NEWS!

PoCo Branch

Listen for news about the new schedule with the Mobile Branch! Coming VERY soon!

Christmas Club accounts pay out on Monday, November 1st

Funds in your Christmas Club accounts will transfer to your designated accounts on Monday, November 3rd.

Credit Union Owned Vehicles (Repossessions) For Sale!

Coming soon to the website! You'll find pictures and details of the current vehicles we have recovered.

Keep Account Information Updated

Have you had a significant life change? Death in the family? Name change due to marriage or divorce? Address change? Returned mail due to incorrect address has a fee of \$2.00 per item! Make sure you keep us updated when you move!

Home Banking

with E-Bill Presentment! Sign up online at www.evfcu.com



TellerLine
770-382-5308

To sign up print application form website or apply through a branch. Password required for access.

Ahora en Espanol