



If you're getting a tax refund this year, it may be tempting to accept a "rapid" or "instant" refund. Some tax preparers offer this option, which many people don't realize is actually a high-interest loan, or refund anticipation loan (RAL.)

Interest rates are astounding, ranging from 70% to 1,700% nationwide. And they usually only speed up the refund process by a couple of weeks. This tax season, EVFCU wants to help you steer clear of this type of loan.

Visit the credit union today to find out about our NEW tax refund loans.

We're a Home Lender You Can Trust!

You've seen a lot of news about the slump and its effect on access to affordable mortgages.

Some lenders got into trouble with risky loans. And sadly, some lenders made loans that were not in the best interest of the borrower--just to get a loan on the books. The very good news is that Etowah Valley FCU doesn't operate that way, so our ability to make home loans and serve members is in great shape.

Etowah Valley FCU is a member-owned, not-for-profit cooperative. We don't make lending decisions that benefit the bottom line but hurt the consumer.



our best source for home loans across the board:

- * Fixed-rate and adjustable rate loans to buy a house.
- * Fixed-rate and adjustable rate loans to refinance an existing mortgage
- * Fixed-rate home equity loans
- * Adjustable-rate home equity lines of credit.

There's even more good news: Home loan rates are still relatively

low. Call 770-383-3176 today to talk to Krista Paschal, our Real Estate Lending Specialist. We don't make headlines, but we sure do make home loans.



IRA Contribution Maximum Increases for 2008!



In 2008, you may contribute up to \$5,000 to your Traditional or Roth IRA! If you are over age 50, you can make catch up contributions up to \$1,000 for a total contribution of \$6,000 for the year.

To take full advantage, start your 2008 contributions now!

Holidays

MLK, Jr. Day

Monday, January 21

President's Day

Monday, February 18

The credit union will be closed on these dates. Be sure to utilize our Home Banking to access your accounts during this time. Visit our website at www.evfcu.com



STAFF/Skip Butler

Patty Eagar, left, and Catherine Ballance of Advocates for Children move some of the suitcases and duffel bags donated by the Etowah Valley Federal Credit Union.

Etowah Valley Federal Credit Union featured on the front page of the Daily Tribune!

The November 29, 2007 edition of The Daily Tribune featured EVFCU, the Advocates for Children and the suitcases donated by the staff and members of EVFCU.

EVFCU staff learned from The Advocates newsletter that children were coming to the shelter with their belongings in a garbage bag. Touched by the news, EVFCU staff jumped at the opportunity to start buying suitcases for these children. Members also began donating cash to purchase suitcases. Member Felicia Diamond, donated two wonderful new rolling backpacks.

The Advocates for Children is our chosen charity. We participate in the Duck Derby each year and collect donations throughout the year from our members. We have the best, most generous members! Thank you all for your continued support as we strive to add a tiny bit of happiness to the lives of these children.



Privacy Policy

Etowah Valley Federal Credit Union collects nonpublic personal information about our members from the following sources:

- ★ Information we receive from you on applications or other forms;
- ★ Information about your transactions with us or others; and
- ★ Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about you to anyone except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Etowah Valley Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



Annual Meeting 2008

The management, Board of Directors and staff, cordially invite you to attend the Annual Meeting.
Saturday, March 15, 2008
at 10:00 a.m.

at the
The Quality Inn, Hwy 41, Cartersville, GA.

(For recorded directions call 770-386-0510)

Come Join us for cash door prizes, food, and fun!
Breakfast items will be served.



Main Office		HOURS	All Star Branch		POCO Branch		HOURS
114 E. Old Mill Road	Monday	8:30 - 4:00	416 Grassdale Rd., Suite C	Old Fish Creek School	Mon. & Tue.	1:00 - 5:00	
770-382-7373	Tuesday	8:30 - 4:00	770-383-3176	2191 Old Cedartown Rd.	Thur. & Fri.	1:30 - 5:30	
Fax # 770-382-7375	Wednesday	8:30 - 12:30	Fax # 770-382-2401	Rockmart			
	Thursday	8:00 - 5:00		770-684-8502			
	Friday	7:30 - 5:30					