

## Ca\$h Loans on Your Terms! 24 Hours a Day - 7 Days a week!

You now have instant access to your personal line of credit through home banking and the Tellerline!

Get loan advances with just a click of your mouse or a quick phone call -- any time of day or night!

Use the Transfers tab in home banking. On the Tellerline use the Transaction Menu. It's THAT easy!

If you haven't already set up a personal line of credit, call our lending department and ask to speak to Sherry, Sharon or Krista!

\*All Personal Lines of Credit are based on credit score and must meet all loan approval guidelines.



## New Branch



Our new branch at 134 Felton Road is still a work in progress. We finally "broke ground" in May. The project seems to be coming together very quickly! The tentative completion date is October. We are very excited as we get closer to opening the new location. This new Felton Road location will become the new Main Office. The Old Mill Road branch will remain open. The Grassdale Road branch, currently located in a leased space, will close. The new branch will have a drive through and an ATM! Watch for news of our Grand Opening!



## Home Loan Opportunity Knocks Twice

Mortgage rates continue to be low, making this a great time to refinance your mortgage. You could lower your rate, and your payments.

Call a home loan officer at the credit union for a review of your mortgage.

We just might be able to knock down your loan rate.



## PLEASE MAKE A NOTE!

EVFCU will be closed on August 6th for a Data Processing Software upgrade. We appreciate your patience as we work harder to improve our service to you.

Don't forget about EVFCU's Home Banking. It provides easy access to all your account information. Check balances, make transfers, view history, check clearing, pay bills and now you can even give yourself a loan advance on your personal line of credit!



# Payment Vacation!

Have you taken your payment vacation this summer? Time is running out! Take a vacation from your July or August payment! Call today!

Quick cash, home equity, real estate, home mortgage loans, or any other closed end loans are not eligible for this program.

## Online Bill Pay Tips

### How using online bill pay can save you money!

It's everywhere on the news today. Debt is up, consumer confidence is down, and the bills never seem to end. Wouldn't it be nice to finally hear some good news?

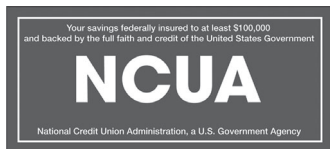
Well, we have some for you. Our online bill pay service can save you money. Here is one way you can save with online bill pay:



### Tip #1: Gas Prices

Online bill pay can help you cut down on extra mileage. As gas prices etch closer to \$4 per gallon, the fewer the trips the better, right? With online bill pay, you can pay all of your bills from home without having to drive to the post office or corner mail box. By limiting your use of personal checks, postage stamps, and trips to the post office, some studies suggest you can save up to \$150 per year.

See our next issue for Bill Pay Tip #2.



### Main Office

114 E. Old Mill Road  
770-382-7373  
Fax # 770-382-7375

### HOURS

Monday 8:30 - 4:00  
Tuesday 8:30 - 4:00  
Wednesday 8:30 - 12:30  
Thursday 8:00 - 5:00  
Friday 7:30 - 5:30

### All Star Branch

416 Grassdale Rd., Suite C  
770-383-3176  
Fax # 770-382-2401

### POCO Branch

Old Fish Creek School  
2191 Old Cedartown Rd.  
Rockmart  
770-684-8502

### HOURS

Mon. & Tue. 1:00 - 5:00  
Thur. & Fri. 1:30 - 5:30  
**POCO Summer Hours through August 15th**  
Mon. & Tue. 2:00 - 4:00  
Thur. & Fri. 2:00 - 4:00



# Credit Union News

## Spanish Speaking Teller/MSR at EVFCU

Welcome Jessica Landin to the EVFCU team! Jessica joined us in March as our liaison to our spanish speaking members. Jessica has jumped right in and is excited at the prospect of offering consumer friendly credit union services to the local spanish speaking people in our community. Welcome Jessica!



Para espanol porfavor contacte a Jessica Landin.

## Look Out For The Little Guy 08

The Little Guy is YOU and ME! Check out the Little Guy blog site! <http://lookoutforthelittleguy.blogspot.com/>

## Keep Account Information Updated!

Have you had a significant life change? Death in the family? Name change due to marriage or divorce? Do you know who your beneficiary is on your EVFCU accounts? Next time you call or come in, please ask to verify this information.

## Congratulations!

EVFCU congratulates Ashley Davis on her 5 year anniversary serving our members. Thank you Ashley!!

## The credit union will be closed on these dates.

Be sure to utilize our Home Banking to access your accounts. Visit our website at [www.evfcu.com](http://www.evfcu.com) to enroll!

**Independence Day** Friday, July 4

**Software Upgrade** Wed., August 6th

**Labor Day** Monday, September 2

**Columbus Day** Monday, October 13

**Veterans Day** Tuesday, November 11

**Wednesday before Thanksgiving** Nov. 26

Staying open until 2:00 PM

**Thanksgiving** Thursday, November 27

**Friday After Thanksgiving** Nov. 28

Felton Road Drive through only  
open 8:00 to 1:00

**Christmas Eve** Wednesday, December 24

Felton Road Drive through only  
open 8:00 to 12:30

**Christmas** Thursday, December 25