



## New Main Office Now Open!

On September 22, our new Main Office at 134 E. Felton Road opened its doors to members for the first time. Contractors and staff have been hard at work trying to make this new facility one that members and the community can be proud of. With a state of the art "video" drive thru, a new ATM machine and new Saturday hours, we hope to continue to provide members with services you want and deserve. We want to thank members for your patience and understanding during the transition period.



Ease the burden of the holidays with a Payment Holiday! Choose to skip your November, December or January payment. Contact the credit union or go online to get your Payment Holiday application today!




## Etowah Valley Credit Union Offers Safe Option For Consumers Despite Bumpy Road For Banking Industry

Many Georgians, including those in Bartow County, are searching for light at the end of the tunnel after the recent collapse of mortgage monster IndyMac Bancorp, Inc., and the federal government's announcement that it will assist mortgage giants Freddie Mac and Fannie Mae if needed. It seems consumer confidence in the financial services industry is becoming a bit shaky, but many have found a safe haven for their deposits in a longtime friend -- the credit union.

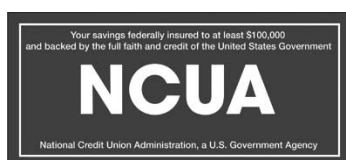
Today, approximately 3,500 members belong to Etowah Valley Federal Credit Union (EVFCU), but many more who are eligible to join have not discovered the benefits of belonging. "Credit unions might be one of the best kept secrets in financial services," says Veda Hilton, CEO of EVFCU. "We are structured to support the financial needs of our members, who are also owners of the credit union. So everything we do is in the interest of our members."

One of the things that makes EVFCU a safe bet in this economy is that we have steered clear of making risky subprime loans. "We manage our loan portfolio very conservatively because it's our members' money," says Ms. Hilton.

Another feather in the cap of EVFCU is that funds on deposit are insured by the full faith and credit of the federal government. The National Credit Union Insurance Fund (NCUSIF) insures deposits at credit unions up to \$100,000 and insures retirement funds up to \$250,000. "In the history of the NCUSIF, not one penny of insured savings has ever been lost by a member of a federally insured credit union," says Hilton. "So credit union members can rest assured that their deposits are safe and sound."

While the rest of the financial services industry is swimming in controversy, it seems that credit unions really are the safe harbor for consumers. 

*\*\*Editor's note: At press time the U.S. Senate and House are considering legislation to temporarily increase the credit union federal insurance coverage on savings to \$250,000.*



# Holidays

EVFCU will be closed on the  
dates shown below.

Sign up for our free Home Banking to  
access your accounts. Visit our website  
at [www.evfcu.com](http://www.evfcu.com) to enroll!

## Columbus Day

Mon., October 13

## Veterans Day

Tuesday, November 11

## Thanksgiving

## Friday After Thanksgiving

Felton Rd. Drive thru only open

8:30 to 12:30

## Christmas Eve

Wednesday, December 24

Felton Road only - open 8:30 to 12:30

## Christmas

Thursday, December 25

## New Years Day

Thursday, January 1

## Main Office

134 E. Felton Road

770-382-7373

Fax # 770-382-7375

## Now open 6 days a week!

Monday - Thursday

**8:30 - 4:00**

Friday

**8:30 - 6:00**

Saturday

**9:00 - Noon**

## Old Mill Branch

Mon., Tue., Thu. & Fri.

**8:30 to 4:00**

Wed. & Sat. - **CLOSED**

## POCO Branch

770-684-8502

Mon. & Tue. 1:00 - 5:00

Thur. & Fri. 1:30 - 5:30

# Credit Union News

## **NEW Felton Road branch OPEN SATURDAY'S until Noon!**

No more fighting the afternoon rush hour to get to the credit union on Friday before 5:30. Not only are we open later on Friday's (until 6:00), we are also open on Saturdays from 9:00 AM until 12 noon. Stop by and see us!

## **Christmas Club accounts pay out on November 3rd**

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

## **Repossessions For Sale!**

Go to [www.evfcu.com](http://www.evfcu.com) to view our recent repossessions.

## **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.

## **Access Your Personal or Home Equity Line of Credit online!**

Make your own loan advances on your personal or Home Equity line of credit using EVFCU's Home Banking. It's easy! If you have a line of credit already set up, you'll see the loan when you go to the Transfers tab in Home Banking. To make yourself an advance, simply transfer funds from your line of credit to your EVFCU checking account. Need help? Call 770-382-7373 and speak to someone in our lending department to help you set up your own line of credit..

## **Note NEW Hours!**

Both the new Felton Road branch and the Old Mill Road branch have new hours!



## Online Bill Pay Tips

**A continuing series of tips on how using online bill pay can save you money!**

### Tip #2: Late Fees

Late fees will get you every time. If you are looking to avoid unnecessary late fees -- especially for credit cards, car loans and mortgages -- online bill pay can help you with automatic recurring payments. You can schedule recurring payments for any frequency you like. So if you have trouble remembering the due date, you can let online bill pay do the work for you.

See our next issue for Bill Pay Tip #3.



Your savings federally insured to at least \$100,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency