



## e-Statements

A safer delivery option  
for your EVFCU statements!

No more need to worry about your personal information being stolen from your mailbox. E-Statements are a fast, safe, convenient way to get your statement. Beginning July 31 all members currently signed up for Home Banking will be converted to e-statements and will be able to view their July statement online. Other members will have the option to choose e-statements at any time thereafter.

Here's how it works:

- You will receive an e-mail telling you your e-Statement is ready to view.
- You will be able to view your statement in your Home Banking where it is the most safe and secure. Click on the STATEMENTS tab to view your e-statement.
- e-Statements can be printed from your computer, saved to CD or to your PC.
- Convenient viewing of the last 18 months of your statements.

Internet access, an email address, and enrollment in Etowah Valley Federal Credit Union's Home Banking are required to receive e-Statements. Members are not required to receive e-Statements. The credit union will provide either a paper statement or eStatements to members.

## Holidays Hours

July 4 - Independence Day  
**July 8 - Computer Upgrade**  
September 7 - Labor Day  
October 12 - Columbus Day  
November 11 - Veterans Day  
November 26 - Thanksgiving Day  
December 24 - Close at 2:00  
December 25 - Christmas Day



Coming Soon!

Our website is getting a new look!



### Sherry Adams retires after 27 years.

Sherry began her credit union career in 1982 when the credit union was still Union Carbide Federal Credit Union. Sherry has been with us through many changes and became a well respected Lending Manager among area credit unions. Sherry's ideas and opinions were

often sought after by other credit union managers.

As word of Sherry's retirement began to spread, members began sharing stories of how Sherry and the credit union had changed their life. One, a single mother, said "If it hadn't been for Sherry giving me a loan, my children would have gone hungry." Another, after hearing of her retirement, wrote her a note thanking her for believing in him and helping him to get his credit reestablished."

The credit union hosted a retirement reception for Sherry on June 26th. Many people stopped in to wish her well in her retirement. Sherry plans to spend lots of time with her family and grandchildren.

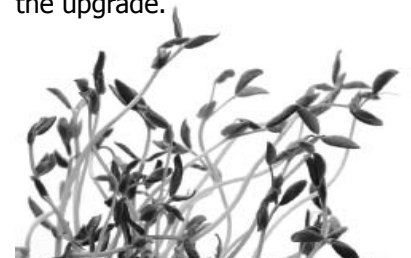
The staff and Board of Directors of Etowah Valley Federal Credit Union join our members in wishing Sherry the very best for a long and happy, retirement. Congratulations Sherry!

The  
Geeks  
are  
Coming!



**EVFCU will be closed on Wednesday, July 8th** for the PC geeks to do a Data Processing upgrade. This upgrade will enhance our core data processing so we can serve you even faster and better!

Please note the EVFCU Home Banking will be unavailable during the upgrade.





## A TRADITION OF PEOPLE HELPING PEOPLE

- 1998:** President Bill Clinton signs the Credit Union Membership Access Act into law, preserving the ability of credit unions to serve multiple membership groups.
- 2008:** America's 8,300 credit unions that collectively serve more than 91 million members stand out as a bright spot amid the housing and credit crisis.

As true today as when they were founded, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives that provide an effective and viable alternative to for-profit financial institutions. They exist to serve these members rather than to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower and fewer fees.

### \$250K Deposit Insurance Coverage Limit Extended to 12/31/2013



The Helping Families Save Their Homes Act of 2009 was signed into law on May 20, 2009. It includes a provision that extends the \$250,000 insurance limit for credit union members'

deposits through December 31, 2013. The \$250,000 deposit insurance provided by the National Credit Union Share Insurance Fund (NCUSIF) was scheduled to return to its previous limits December 31, 2009.

### Huge Discounts on One Day Passes and Season Passes for EVFCU members!



### JOIN US IN CELEBRATING 100 YEARS OF CREDIT UNIONS

America's Credit Unions are celebrating their centennial here in the United States. Some key dates in the history of U.S. credit unions include:

- 1908:** The first U.S. credit union, St. Mary's Bank Credit Union, is organized in Manchester, N.H.
- 1909:** The first U.S. credit union is chartered in New Hampshire, and the first credit union law passes in Massachusetts.
- 1934:** President Franklin Roosevelt signs the Federal Credit Union Act, establishing a federal framework for credit unions. The Credit Union National Association – the national trade association serving America's credit unions.
- 1969:** The number of U.S. credit unions peaks at 23,866.
- 1970:** Congress creates the National Credit Union Administration and the National Credit Union Share Insurance Fund to regulate federally-chartered credit unions and provide federal deposit insurance to virtually all credit unions.
- 1980:** President Jimmy Carter signs legislation authorizing share drafts for credit unions.

## The Text Message Trap! Avoid becoming the next victim!

Credit union members in the metro area are receiving text messages saying their credit union is trying to notify them of an alert about their account. They are asked to call a number provided in the text. When the member calls this number they are led to believe the call is coming from CUNA (Credit Union National Association) Online Security. The member is asked for personal information including Social Security number and card information.

Please be aware that this is a scam! Members should never give out any information about themselves or their account.

EVFCU staff will NEVER request any personal information by text, phone, mail or e-mail. We already have all of your personal information.

The only legitimate call you could receive about your account is from ENFACT. ENFACT is the security department of our debit card processor. Debit card transactions are closely monitored for any unusual transactions. If a transaction or a series of transactions appear suspicious, ENFACT will attempt to call you at the phone number on record with EVFCU. We encourage you to take their calls if you see ENFACT on your caller ID. THEY WILL ONLY VERIFY THE SUSPICIOUS TRANSACTION(S)! THEY WILL NEVER, NEVER, NEVER ASK FOR ANY PERSONAL ACCOUNT INFORMATION!



# What were we thinking?!?

Thursday is payday for most of our members. We are staying open an hour longer on Thursdays to accommodate you on this important day.

New Thursday & Friday Hours:  
Thursday 8:30 to 5:00  
Friday 8:30 to 5:30

Don't forget!  
We are also open on  
Saturday!  
9 A.M. 'til Noon!



## LOCATIONS

### 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

### POCO Branch

Old Fish Creek School  
2191 Old Cedartown Road  
Rockmart, GA

### Summer Hours:

Monday, Tuesday, Thursday &  
Friday 2:00 - 4:00  
CLOSED WEDNESDAYS

### "School In Session" Hours:

Monday	1:00-5:00
Tuesday	1:00-5:00
Thursday	1:30-5:30
Friday	1:30-5:30

### Home Banking

[www.evfcu.com](http://www.evfcu.com)



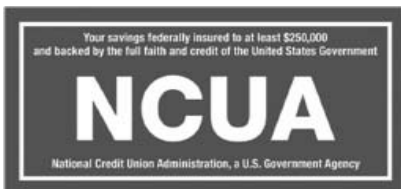
## Save Money on a New Vehicle— And Invest in America!

We know times are tough. That's why our credit union joins others throughout the United States to partner with American carmakers and help credit union members save money on a new car or truck.

Depending on which vehicle you choose, you could save up to thousands of dollars on a brand new American-made vehicle. What better way to invest in America!

When you finance your new vehicle through your credit union, you'll save even more with our low loan rates. Another great reason to *Invest in America!*

Find out more at [lovemycreditunion.org](http://lovemycreditunion.org)



### TellerLine

770-382-5308  
Ahora en Espanol



## Fee Schedule

Effective August 1, 2009

Par Value of One Share	\$25
Membership Fee (to join)	N/A
Regular Share Account Excessive Withdrawal	\$2 per withdrawal if more than 2 withdrawals per month
NSF (Check/ ACH Debit/ ATM/ Bill Pay, POS)	\$27 per item
NSF Transfer / Overdraft Protection	\$5 per transfer from Regular Share Savings account
Stop Payment	\$25 per request
Check Printing	Prices vary depending on style and quantity
Classic Checking	Free
Basic Checking	\$10 per month
Foreign (Outside U.S. Border) Item collection	\$40 plus exchange rate if applicable
Official Check (Check replacement)	\$15
Coin Counting	3% of total. Minimum \$1
Coin Counting - DBA accounts	5% of total. Minimum \$3
Check Cashing *	\$3 per check (Payroll checks only)
Tax Refund checks	1% of check amount or \$10 minimum
Early Account closure (within 180 days)	\$25
Account reopen fee (within 6 months of closing)	\$10
Bill Pay (no activity for 60 days)	Deactivation of bill pay account. \$10 to reactivate
Money Market	\$10 each month account balance falls below \$2,500
Home Banking Password / Authentication Reset	\$25 after first reset
Account Activity printout	\$1 per page
Statement printout	\$5
Statement reproduction (on statement paper)	\$8
Deposit Item Return	\$8 per item; \$30 per item if member's own check from another account.
Wire Transfer (Outgoing)	\$20
Wire Transfer (Incoming)	\$5
Late return/ Chargeback items	\$10
Annual ATM	\$12
Annual Debit Card	\$12 applies to Basic checking only
Inactive Account	\$5 per month after 1 year
Repossession fee	\$100
Collection fee (loans or charge off items)	\$35
Legal Processing	\$30 (Tax Levy's, garnishments, subpoena's, etc.)
Loan Application fee	\$30
Cashier's Check	\$3 for members with Classic checking. \$5 for members with Basic checking or no checking.
Photo copy of check	\$2 per copy
Research	\$10 per hour with 1 hour minimum plus .10 per copy
Club Accounts early withdrawal	\$5 per withdrawal or transfer. Includes Home Banking transfers
Negligence Usage	\$25
Verification of Deposit	\$10
Replacement Debit Card / PIN	\$10 / \$5
Sales Draft copy	\$8
Bill Pay	Account deactivated after 60 days nonuse. \$10 to reactivate.
Title Processing	\$38
Maintenance Returned Mail	\$2 per item

\* Does not apply to accounts with an active financial relationship. If any of the following are met, a fee will not be charged:

1. The member has a loan with the credit union with a current balance that is in good standing (excluding Quick Cash).
2. The member has an active checking account, Certificate of Deposit, Money Market or IRA Certificate/savings account with the credit union.
3. The member has an aggregate of \$500 in accounts at the credit union.