



Etowah Valley FEDERAL CREDIT UNION



Win up to 1 Year FREE Interest!

EVFCU is quickly approaching a **lending landmark...**
our **one hundred millionth dollar** loaned!
To celebrate, we're giving a lucky member - whose
loan puts us over 100,000,000 - up to 1 year
free interest on that loan!

Will you be the lucky one?



For more details, speak with lending staff
or request a copy of the official rules.

Editor's Note: At press time we were only \$170,000.00 away from our landmark! The lucky member will be revealed anyday now! Could it be YOU?

Deborah Ray Celebrates 25th Anniversary with EVFCU!



Deb began her career as a part time employee hired to fill a temporary vacancy. Deb was soon hired as a full time employee serving as a drive thru teller. "Deb is very knowledgeable of our credit union, the credit union philosophy and how to best serve our membership," stated Veda Hilton, CEO. "She has been a great asset to our credit union; instrumental in our success."

Congratulations to Deb for her 25 years of service and her dedication to the credit union. A reception will be held on Friday, January 20, 2013. Members are invited to stop in for cake and punch and to congratulate Deb on reaching this milestone.

Join us for our *41st Annual Meeting*

The Etowah Valley Federal Credit Union's annual meeting is an occasion for management and elected officials to report to you, the owners. It's also an opportunity for you to learn about the credit union's financial position, products and services, current business issues and goals. You'll participate in the election of board members and you'll also meet face-to-face with the people that run your credit union.

The meeting will start promptly at 9:30. Door prize/game tickets will be issued before the meeting begins. Coffee, juice and pastries will be provided.

Date
February 25th, 2012

Time
9:30 a.m.

Location
The Church at Liberty Square
2001 Liberty Square Drive, NE
Cartersville, GA 30121.



WINTER 2012 *Newsletter*

Holiday Hours

Martin Luther King, Jr. Day
Monday, January 16th - Closed

President's Day
Monday, February 20th - Closed



Main Office

134 E. Felton Road
Cartersville, GA 30120

Mailing Address

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

Phone 770-382-7373

Fax 770-382-7375

Hours

Mon., Tues., & Wed. 8:30-4:00
Thursday 8:30 - 5:00
Friday 8:30 - 5:30
Saturday 9:00 - NOON

Privacy Notice

FACTS	WHAT DOES ETOWAH VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION
Why?	Financial companies choose how they share your personal information. Federal law gives consumers The right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> € Social Security number and checking account information € Credit history and employment information € Income and payment history When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
How?	Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Etowah Valley Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates everyday business purposes - information about your transactions and experiences	No	‡
For our affiliates to market to you - information about your creditworthiness	No	‡
For nonaffiliates to market to you	No	‡
Questions?	Call 770-382-7373	

What we do	
How does Etowah Valley Federal Credit Union protect my personal information	To protect your personal information from unauthorized access and use, we use security measures that comply with Federal law. These measures include computer guards and secured files and buildings.
How does Etowah Valley Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> € Open an account € Give us your employment/income information € O We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
‡ @	Federal law gives you the right to limit only <ul style="list-style-type: none"> € O information about your creditworthiness € Affiliates from using your information to market to you € Sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Etowah Valley Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, check printers, and direct marketing companies.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>† 7 # y</i>
Other Important Information	