

Holiday Closings

Columbus Day:

Monday, October 10

Veterans Day:

Friday, November 11

Saturday, November 12

Thanksgiving:

Thursday, November 24

Friday, November 25

Saturday, November 26

Christmas:

Friday, December 23

Saturday, December 24

Monday, December 26

New Years:

Saturday, December 31

Monday, January 2

Don't forget, you still have access to your accounts 24/7. Use Personal Branch or Audio Xpress to access your accounts anytime, anywhere. Check your balances, transfer money, make a payment.

*Need money now? **CLICK HERE** to find a surcharge free ATM near by.*

Protecting you against Debit Card Fraud

Losing or having your debit card stolen can significantly complicate your personal finances. Swiping your debit card for a purchase deducts funds directly from your bank account. If someone steals your card or gains access to your card number, this person can potentially deplete funds from your bank account. This can result in overdraft fees and bounced checks. It's imperative to act fast if you suspect debit card fraud.

At Emory Alliance Credit Union, we're proud of the measures we take to help protect your cards. Effective October 15, 2011, the following limitations for Visa Debit Cards will be implemented:

- **\$300 a day limit on ATM withdrawals.**
- **\$1,500 a day limit on debit card transactions.**

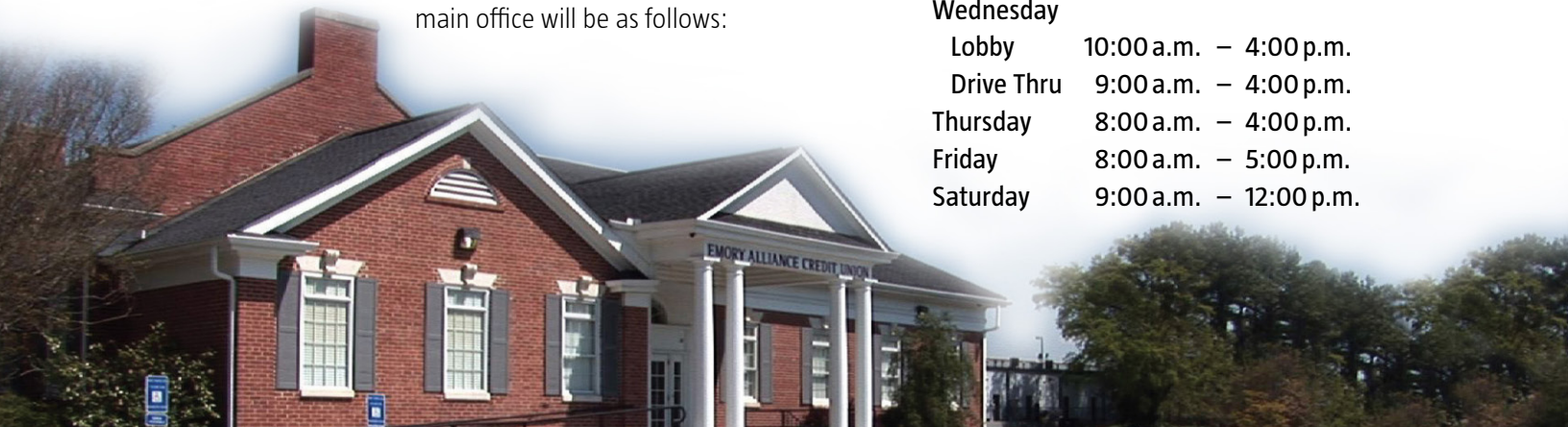
In the event you may need to make a purchase over this limit or will be traveling abroad, just contact our Call Center at 404.329.6415 and let our team know. We will be happy to assist you.



New Hours for Main Office

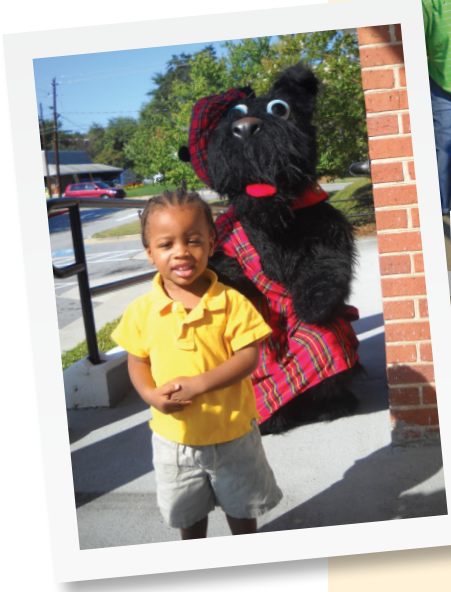
Effective October 1, 2011, the hours to our main office will be as follows:

Monday	8:00 a.m. – 4:00 p.m.
Tuesday	8:00 a.m. – 4:00 p.m.
Wednesday	
Lobby	10:00 a.m. – 4:00 p.m.
Drive Thru	9:00 a.m. – 4:00 p.m.
Thursday	8:00 a.m. – 4:00 p.m.
Friday	8:00 a.m. – 5:00 p.m.
Saturday	9:00 a.m. – 12:00 p.m.



Member Appreciation Event

On Saturday, September 24, members joined us in celebrating Member Appreciation Day. Members enjoyed light refreshments, giveaways and were able to shred their old documents at our shred truck. Even Scottie Dog made a special guest appearance for the kids. Congratulations to Tracy Hoggatt, the winner of the personal paper shredder. We appreciate all of our members and thank you for allowing us to serve your financial needs.



Centralize all your online accounts!

Emory Alliance Credit Union is pleased to now offer account aggregation services through the Finance Center located within Internet banking. Save time with only one password for all of your online accounts including banking, credit cards, brokerage, investments, and more!

Sign up today and enjoy the convenience:

- Single login access to all Internet-enabled financial accounts
- Current, comprehensive view of overall financial status
- Ability to manage transactions based on financial snapshot
- Superior security standards
- Over 8000 online accounts supported

Registration is easy! To enable this service, simply click on the finance center tab within Internet banking and it will guide you through the quick registration process. For more information, please contact our Member Call Center at 404.329.6415.

*Save time with
only one password
for all of your
online accounts*

Bowling for Kids

Emory Alliance Credit Union participated in the 9th annual Greater Atlanta Chapter of Credit Unions Bowl-a-Thon benefiting Children's Miracle Network. Metro Atlanta credit unions came together and raised over \$40,000 through donations and fundraising events. The money will be utilized for Trauma Services at Children's Healthcare of Atlanta.

Left to right: Chester Payne, Joy Olsen, Michelle Paap, Adrian Farris, and Dwight Wilson.



**Children's
Miracle Network
Hospitals**

BENEFITING



**Children's
Healthcare of Atlanta**



Main Office

1237 Clairmont Road
Decatur, GA 30030
404.329.6415

Emory Campus Branch

Dobbs University Center
605 Asbury Circle
Atlanta, GA 30322
404.727.9950

Emory Midtown Branch

W.W. Orr Building
478 Peachtree Street, NE
Suite 101A
Atlanta, GA 30308
404.686.2559

emoryacu.com



This Credit Union is federally insured by NCUA
We do business in accordance with the
Federal Housing Law and the Equal Credit
Opportunity Act

**Mobile Banking
Coming Fall 2011!**

**Continue to watch
our website
for updates.**



A new number in retirement planning

Content developed by CUNA Brokerage Services, provided by Mike Butts.

There are several magical numbers when planning for retirement. At age 59½ you can tap your qualified retirement plans without penalty. At age 62, you can claim early Social Security benefits. At age 65, you're eligible for Medicare.

Now a new number is added to the list...
age 63½.

At that age, you can retire early and continue in your employer's health insurance plan under COBRA until you're eligible for Medicare. COBRA allows workers to continue coverage under their employer's health insurance plan for 18 months after ending employment.

Health care costs on the rise

Paying for health insurance has become a major concern for people approaching retirement. Premiums for employer-sponsored health insurance have risen from \$5,791 in 1999 to \$13,375 in 2009, with the amount paid by workers rising by 128%*.

What to do?

If you're planning to retire before age 65, here are some strategies to manage the cost of health care and health care insurance while waiting to become eligible for Medicare.

1. **Stay healthy.** If you can avoid illness through healthy living, you'll reduce your need for health care services.
2. **Use COBRA** if available to you.
3. **Remain employed** in order to maintain your health insurance.
4. **Work part-time** for a company that offers health insurance to part-time employees.
5. **Consider a high deductible,** low premium health insurance plan.

Part of a sound retirement plan

Funding health care during retirement is going to remain a major challenge for Americans in the foreseeable future. When working with your financial advisor on your retirement plans, make sure to explore all of your options for remaining healthy and insured in retirement.

Mike Butts is a Financial Advisor with MEMBERS Financial Services located at Emory Alliance Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Mike Butts at 404.486.4324 or Mike.Butts@cunamutual.com.

*Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2009.

*Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FRO40818-BF16*

