

Emory Alliance CU's Annual Meeting – *Mark your calendars!*

DATE: April 27, 2011
TIME: Registration begins at 11:45 AM
MEETING: 12:15 – 1:00 PM
PLACE: Winship Ballroom at Dobbs University Center

We invite you to attend Emory Alliance Credit Union's annual meeting on Wednesday, April 27, 2011. Join us for lunch, learn more about your Credit Union, hear about our achievements in 2010 and our plans for the future.

Come for the meeting and stay for the door prizes. Members who attend the annual meeting will be eligible to enter a drawing for great gifts, including our grand prize of two nights' accommodations at The Planters Inn, Savannah, Georgia.

The Planters Inn on Reynolds Square, in the heart of Savannah's historic district, is a 200-year-old original boutique hotel offering a thoroughly modern hotel experience, with a wide range of extra features and upscale amenities. The Planters Inn is among the most popular Savannah hotels and is

ENTRY FORM *(you must be present to win)*

April 27, 2011 • Winship Ballroom at Dobbs University Center
Registration: 11:45am • Meeting: 12:15pm • Lunch provided

You could win a great prize, including a grand prize drawing for two nights' accommodations at The Planters Inn, Savannah, Georgia.

Name _____

CU Member Number _____

The following restrictions apply:

- No purchase necessary.
- Entry forms will only be accepted at the Annual Meeting. You must be present to win.
- You must be a member in good standing of Emory Alliance Credit Union to enter.
- One entry per member.
- Entries will only be accepted on this official entry form—no facsimiles or copies accepted.
- You must be at least 18 years of age to enter the drawing.
- Reservations are subject to availability and the responsibility of the winner.
- Prizes are nontransferable and not redeemable for cash value.
- Travel must be completed by December 15, 2011.
- Income taxes shall be the sole responsibility of the winner.

the perfect choice for your next vacation, weekend getaway, or business trip.

Fill out the entry form above and bring it with you to the annual meeting April 27. You must be present during the drawing for the prizes in order to be eligible to win. We look forward to seeing you there!

HOLIDAY CLOSINGS

Memorial Day:
Saturday, May 28
Monday, May 30

Independence Day:
Saturday, July 2
Monday, July 4

Explore our Car Sale! Rates as low as **2.75%*** APR

Friday, April 15 – Noon until 6:00PM
Saturday, April 16 – 9:00AM to 2:00PM

- **Location:** Main Office, 1237 Clairmont Road
- **Explore Atlanta!** Every vehicle sold and financed will receive a pair of Atlanta City Passes*.
- **Get pre-approved today** at emoryacu.com or 404.329.6415.

*Annual Percentage Rate. The rate may vary depending on each individual's credit history and underwriting factors. Rates, terms and conditions are subject to change without notice. Receive a pair of Atlanta City Passes with each vehicle purchased from Car Solutions and financed with Emory Alliance Credit Union on April 15 and 16, 2011. There is a \$25.00 application fee to process your loan request.





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

Online

www.emoryacu.com

Audio Xpress

404.329.6420



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



Tax Efficient Investing – A Smart Choice

Taxes can take a chunk out of your investment returns. Employing some of these strategies could help you retain more of your potential investment earnings and lessen your tax burden.

Buy and Hold

Following a buy-and-hold strategy for your stock investments may save on taxes in the long run. Not only do you postpone taxes the longer you hold, if you hold your investment long enough, your gains might be subject to the lower capital gains tax rate. Capital gains are generally taxed at 15% on investments you hold longer than one year. Gains on investments you've owned one year or less are taxed at your regular federal income-tax rate, which may be as high as 35% in 2008.

Consider Tax-Exempt Investments

Tax-exempt investments, such as municipal bonds, give you income that is generally exempt from federal—and often state and local—income tax. If you want income rather than growth, municipal bonds may be a good choice.

Take Advantage of Qualified Plans

Participating in an employer's 401(k) or 403(b) plan reduces your tax obligation because your contributions are not considered part of your taxable income in the year you make them. Additionally, taxes on your earnings are deferred until you withdraw funds from the plan.

Explore IRAs

IRAs are another option to consider, but you need to determine if your contributions to a regular IRA may be tax deductible. Roth IRAs are slightly different. Although contributions to a Roth IRA are not deductible, account earnings are tax deferred and can ultimately be withdrawn from the Roth IRA income-tax free provided certain conditions are met.

Invest Tax Smart

Keeping as much of your hard-earned money as possible is the goal of tax efficient investing. Your financial advisor can help you explore all the ways you can invest with the goal of minimizing taxes.

Mike Butts, the MEMBERS Financial Services Representative, is 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 at 404.486.4324 or mbutts@emoryacu.com.

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. FR040818-8576*

Find the Right Solution for Any Borrowing Need

As your trusted financial partner, Emory Alliance Credit Union offers a variety of loans to help you obtain your goals. Our low, competitive rates can also make your payment affordable.

- **Home Equity Loans** – borrow up to 85% with a second mortgage or up to 80% with a Home Equity Line of Credit.
- **Mortgage Loans** – purchase a new home or refinance your existing mortgage.
- **Personal Loans** – debt consolidation, vacation or whatever you wish.
- **Auto Loans** – low rates available for new or used vehicles.

Apply online at www.emoryacu.com
or call us today at **404.329.6415**
to help secure the right loan to
meet your goals.

