



Our rates are *sizzling hot!*

SWAP & DROP

SWAP your auto loan & DROP your interest rate!

If you refinance your auto loan with Emory Alliance CU before September 30, 2010, we'll drop your current interest rate to as low as 3.75% Annual Percentage Rate. Not only will you save money and lower your monthly auto payment, we'll also give you a \$100 gift card!

This special offer is available if:

- Your auto loan balance is at least \$5,000
- Your auto is a 2006-2010 model
- Your auto is financed with another lender

For more information and to receive an application, go to:

www.emoryacu.com or call 404.329.6415.

Find the Path to Home Ownership



The prospect of owning your first home stirs lots of excitement...and lots of questions. Here are a few that may be on your mind:

Is buying a house a smart move for me?

Don't let the mortgage misery of recent years scare you away. Buying a home is still a good investment, if you buy and borrow smart. That means not getting in over your head. Your credit union lender can help you determine what you can handle financially.

Financial readiness is only part of the equation. Are you personally ready to be a homeowner? Only you can answer that. Home ownership devours a chunk of your free time. If you can't live with that, you may be happier renting.

When should I talk to a lender?

Too often first-time buyers start by shopping for a house. Talk to a lender to get preapproved so you'll know what you can afford before you start house shopping.

What are my mortgage options?

Two key mortgage categories include:

- Fixed-rate—The interest rate stays the same throughout the life of the loan, typically 15, 20, or 30 years. Your monthly payment will remain the same during that time.
- Adjustable-rate—The interest rate starts a bit lower and then may go up or down at specified intervals.

The fixed-rate loan gives you the security of knowing your payments won't rise. But if you're certain you'll be selling the house in a few years, an adjustable-rate mortgage, locked in for at least that many years might be right for you.

These are options you can talk over with Adrian Farris, our Mortgage Loan Manager at Emory Alliance Credit Union. **Stop by or call us today at 404.329.6415.**

HOLIDAY CLOSINGS

- INDEPENDENCE DAY: Saturday, July 3 and Monday, July 5.
- LABOR DAY: Saturday, September 4 and Monday, September 6.



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Audio Xpress
404.329.6420



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



Q. What is the MEMBERS Financial Services Program?

A. The MEMBERS Financial Services Program is a full-service financial advisory program located at Emory Alliance Credit Union offering members retirement, insurance and investment services. Our goal is to help our members achieve their financial goals for themselves and their families.

Q. How does the MEMBERS Financial Services Program work?

A. A full-time MEMBERS Financial Services Representative is available to meet with you to evaluate your financial needs, offer recommendations and coordinate your investment and insurance choices. You may want to tackle just one financial issue today. We can help you:

- Roll-over your 401(k) or pension plan if you've changed jobs.

RATE CHANGES EFFECTIVE JULY 1, 2010
Share Dividend Rates

Deposit Balance Required for Dividends	Dividend Rate	Annual Percentage Yield
\$100 - \$999.99	0.30%	0.30%
\$1,000 - \$19,999.99	0.30%	0.30%
\$20,000+	0.30%	0.30%

Turn to Someone You Can Trust

“People helping people” is the fundamental philosophy on which credit unions were built. More consumers are discovering that credit unions have some important characteristics not always found at other financial institutions, such as personal service and customer advocacy.

Data from Forrester Research Inc. shows that customers of the biggest banks in the U.S. are the least likely to believe their financial institution does what’s best for them as opposed to what’s best for the bottom line. Americans often are wary of doing business with large profit-driven financial organizations – believing these companies only are interested in their own bottom lines.

Credit unions, however, continue to remain near

the top of the rankings, as they have in previous years, with 70% of credit union customers saying their financial institution puts their interests first. Members trust their credit unions, which are not-for-profit organizations. Members know the people at their credit union care about them and have the members’ best interest at heart.

When you become a member of Emory Alliance Credit Union, you’ll always have a place where you belong. We offer a wide variety of programs and services designed to meet the unique needs of our members. Our member-focused staff will be here to assist you face to face, and answer any questions you may have.

Whether it’s to open a new account, to ask about a loan, or for any of your financial needs, stop in and see us today. We are here for you.

- Develop a savings and investment plan.
- Create a retirement income plan to approach those years with confidence.
- Manage your investments better.
- Protect your family with life insurance or long-term care insurance.
- Save for college education costs.

Or, you may be looking for help in managing your financial goals. We’ll help develop a comprehensive financial roadmap that addresses all the relevant financial issues that you face.

Q. Can the MEMBERS Financial Services Program help me with retirement planning?

A. Yes, whether you are already retired, getting ready to do so or are just beginning to save for retirement, our program has sophisticated planning software and a wide array of investment products to help you fund the retirement lifestyle you’re seeking. We believe everybody has a unique vision of their retirement years and we help you manage your money to support that vision.

Q. How do I get started?

A. To set a no-cost, no-obligation appointment, call Mike Butts, the MEMBERS Financial Services Representative, at 404.486.4324 today. Be sure to bring any documentation that will help Mike understand your situation better such as account statements, tax forms, and benefit information. If married, it’s best that both you and your spouse attend. Lastly, always bring an open mind and a willingness to discuss the details of your situation.

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. B2MM-1205-E092