

MEMBERSHIP *Benefits*



EMORY ALLIANCE
CREDIT UNION 

emoryacu.com | 404.329.6415

HERE TO
HELP YOU

Soar



Emory Alliance Credit Union is dedicated to improving the financial well-being of our member community through engagement, service, education, outreach and charity.

We provide a broad array of financial products and services at a reasonable cost.

OUR History



Emory Alliance Credit Union was originally founded in 1968 to serve Emory University and Emory University Hospital. Our field of membership has grown to include Emory University students and faculty, Emory Healthcare, other Emory-related organizations, and anyone who works or lives in DeKalb or Fulton County, Georgia. Emory Alliance Credit Union has grown to serve more than 19,000 members. As a full service financial institution, Emory Alliance Credit Union is capable of meeting all of your financial needs.

YOUR FINANCIAL
LIFE TAKES

Flight



BORROW

Get the financing you need to help your goals take off.

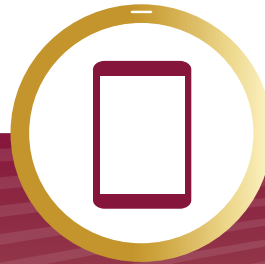
Vehicle Loans
Personal Loans
Home Loans
Home Equity Loans
Student Loans
Visa® Credit Cards



GROW

All the accounts you need to manage and build your nest.

Checking Accounts
Savings Accounts
Club Accounts
Money Market
Certificates
IRAs



ACCESS

Manage your money anywhere, no matter where life takes you.

Mobile Banking
Online Banking
CardGuard
Audio Xpress
eStatements
P2P Payments



RESOURCES

We're here to give you the resources you need to live your best life.

Financial Education
Identity Theft
Protection
Member Rewards
Retirement &
Investment Services

BORROW

Get the financing you need to help your goals take off.



VEHICLE LOANS

Automobile, Truck or Motorcycle

- Quick and Easy Pre-qualification
- Low, competitive rates with flexible terms
- Refinance & Save – bring your loan back to us
- The same low rates available for new and pre-owned

APPLY NOW

PERSONAL LOANS

Money to use anyway you choose

- Consolidate debt, use for tuition, or other expense
- Competitive rates and flexible terms
- Loan amounts up to \$20,000
- Protection Insurance available

APPLY NOW

HOME LOANS

We're help you every step of the way

- Purchase or Refinance
- Flexible options for your needs
- Experts to help you each step of the process
- Apply online at your convenience

APPLY NOW

HOME EQUITY

Being a homeowner has its advantages

- Fixed and variable rates
- Flexible terms and options
- Use for college tuition, home improvement and more
- Borrow up to \$250,000

APPLY NOW

EDUCATION LOANS

Helping you prepare for your education

- Loans and Lines of Credit for tuition and supplies
- Flexible options available depending on program
- Resources to help you make the best decision
- Apply online for your convenience

APPLY NOW

VISA® CREDIT CARD

Features and benefits to fit your lifestyle

- No balance transfer fee
- Low rates
- No cash advance fee
- Optional Rewards or Secured Card available

APPLY NOW

2021
MEMBERXP™

BEST OF THE BEST

Best Loan
Experience

EMORY ALLIANCE
CREDIT UNION 

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GROW

All the accounts you need to manage and build your nest.



CHECKING ACCOUNTS

Free yourself from Worries and Hassles

- Convenient access to accounts anytime, anywhere
- Options for teens, students, seniors and more
- Accounts available with no monthly fee or minimum balance requirements

[LEARN MORE](#)

SAVINGS ACCOUNTS

Establish your membership with a savings account

- Open for as little as \$5.00
- Special accounts available for kids, teens, and seniors
- Earn dividends on your money
- Direct deposit is optional to make saving easy

[LEARN MORE](#)

CLUB ACCOUNTS

Save for vacation and holidays

- Funds are separate, so you don't spend them
- Automate your savings with direct deposit
- Save for vacations or the holidays

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MONEY MARKET

Earn more with a money market account.

- Earn higher dividends
- Multiple options available
- Receive 40 free checks

[LEARN MORE](#)

CERTIFICATES

The safe and simple way to save

- Minimum deposit of \$500
- Choose from terms of 6 months to 5 years
- Competitive dividend yield*

[LEARN MORE](#)

IRAs

The easy way to save for retirement

- Choose Roth or Traditional IRA
- Tax-deferred growth to help your savings grow faster
- Use for home purchase or college education

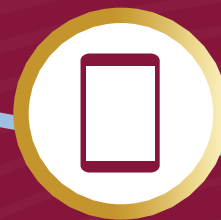
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ACCESS

Manage your money anywhere, no matter where life takes you.



MOBILE BANKING

Secure, Flexible and Convenient

- Check your balance or transfer money
- Deposit a check*
- Pay bills
- Apply for a loan or find a branch / ATM

[LEARN MORE](#)

ONLINE BANKING

Free, easy, safe and convenient

- Check account balances and transfer funds
- View or print eStatements
- Make external transfers to other financial institutions
- Pay bills and download to Quicken or Microsoft Money

[LEARN MORE](#)

CARDGUARD

Keeping tabs on your credit and debit cards just got easier

- Receive notification when transactions occur
- Turn your card on or off
- Set spending limits
- Track card use history

[LEARN MORE](#)

AUDIO XPRESS

24/7 telephone service is free, safe and convenient

- Conduct transactions with a touchtone phone
- Check balances and transfer funds
- Request a check or make a loan payment
- Call 404.329.6420 with a PIN to manage your account

[LEARN MORE](#)

ESTATEMENTS

Save trees and avoid the quarterly statement fee

- Reduce paper mail and paper consumption
- Fast delivery days before paper statements
- Safeguard your financial information
- Safe time and money

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zelle®

Send money using your mobile phone

- Send money fast in just a few steps
- Settle up with roommates, friends and more
- Easily divide the check for dinner, coffee and more
- Money is sent in a matter of minutes

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*Deposits made using Mobile Check Deposit are subject to verification and will generally be available for withdrawal after two (2) business days from the date of your deposit. Mobile deposit limitation is \$5,000.00 per day with no weekly or monthly limit.

RESOURCES

We're here to give you the resources you need to live your best life.



BALANCE FINANCIAL EDUCATION

Confidential, no-cost financial counseling

- Budgeting for life events and managing debt
- Credit report review
- Homeownership Counseling
- Student Loan Counseling
- Online learning

[LEARN MORE](#)

INSURANCE

Provided by CUNA Mutual

- Auto and Homeowners
- Life Insurance
- Loan Protection insurance
- Health insurance

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IDENTITY THEFT PROTECTION

Provided by CyberScout

- Available to checking account holders
- Ask the experts including online knowledge center
- Protect yourself tips

[LEARN MORE](#)

MEMBER REWARDS

The more services you use, the greater the rewards

- Earn additional free services or waived fees by using your credit union more
- Eligibility is calculated each month

[LEARN MORE](#)

RETIREMENT AND INVESTMENT SERVICES

Investment advice, asset management, and insurance services.

- Mutual Funds
- Tax Advantage Investments
- IRA's – Traditional, Roth, and Rollover
- Stocks and Bonds
- Money Market Funds
- Annuities
- Life Insurance

[LEARN MORE](#)

Join today!

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MAIN BRANCH

1237 Clairmont Road
Decatur, GA 30030
Fax: 404.329.6423

SAINT JOSEPH'S BRANCH

5671 Peachtree Dunwoody, Ste. 150
Atlanta, GA 30342
Fax: 404.329.6423

CAMPUS BRANCH

Emory University Student Ctr
605 Asbury Circle, Ste. 210 South
Atlanta, GA 30322
Fax: 404.329.6423

MIDTOWN BRANCH

Orr Building
478 Peachtree Street, Ste. 101A
Atlanta, GA 30308
Fax: 404.686.5925

ATM LOCATIONS

10 Local ATM locations + thousands of surcharge-free
ATMs through the MoneyPass Network



This credit union is federally insured by the National Credit Union Administration.



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