



XCHANGE

EMORY ALLIANCE CREDIT UNION
NEWSLETTER | SPRING | 2020

CLOSING DATE:

Memorial Day
Monday, May 25

CANCELLED EVENTS:

Shred Day
Annual Meeting

We have decided to cancel our Annual Meeting that was to be held on April 30th. We must be proactive in our mitigation efforts against COVID-19.

We appreciate your patience and continued understanding as we navigate these challenges. Please check our website for updated information.

A Message for Our Members

We care deeply about the health and safety of our members, our staff and the communities that we serve. We continue to follow developments on the coronavirus (COVID-19). In response, we are taking additional steps to comply with the CDC's recommendations, and ensure that we are able to continue to serve our members in the most effective, yet safe, manner.

Therefore, beginning Monday, March 23, 2020, we will temporarily be closing our Midtown and Saint Joseph branches until further notice. As a reminder, our Campus Branch temporarily closed on Wednesday, March 18.

The Main Office will be open for drive-thru transactions only; Monday through Friday 8:00am – 4:00pm. The walk-in lobby will be closed to members. Our Main Office drive-thru is located at 1237 Clairmont Rd., Decatur, GA 30030.

We strongly encourage you to use Emory Alliance Credit Union's digital tools for convenient, anytime banking. You can access your accounts 24/7 with online banking or by using the Emory Alliance Credit Union Mobile App. With these digital services, you can make payments, view transactions, check balances, find an ATM, transfer funds, deposit checks and more. You can also send money with Zelle®. It only takes a few minutes to enroll. Start today!

The most important thing we can do in this difficult time is choose to take care of one another. We understand that our members may find themselves facing financial difficulties and uncertainty. Emory Alliance Credit Union is here to help. We

Continued Next Page

Continued from Page 1

encourage any member who has been impacted to reach out to us to discuss how we can be of assistance. Please also be aware of Coronavirus scams to protect yourself against potential fraud. Should you have questions or find yourself in a financial hardship, please contact us at 404.329.6415 Option 3 or [CLICK HERE](#) to apply online and choose the Crisis Relief Loan.

We want to reassure you that your money

is federally insured by the National Credit Union Administration. Credit unions offer a safe place for credit union members to save money. All deposits at federally insured credit unions are protected by the National Credit Union Share Insurance Fund, with deposits insured up to \$250,000 per individual depositor. Credit union members have never lost a penny of insured savings at a federally insured credit union. Additional information on NCUA share insurance

coverage for consumers is available at MYCREDITUNION.GOV.

We will continue to monitor this quickly evolving situation and will be here to help if you need us. If you have questions on COVID-19, visit the CDC.GOV.

Visit emoryacu.com for the latest updates. We value each and every Emory Alliance Credit Union member.

Chris Culberson
President and CEO, Emory Alliance Credit Union

Coronavirus has us all staying at home to be safe. We have you covered!



SET UP YOUR ONLINE BANK ACCOUNT TODAY!

Online Banking is free, easy, safe and convenient!

We know your time is valuable and you need access to your Credit Union account day and night. You can rely on Online Banking to complete most of your banking transactions from the privacy and convenience of your home, office, or anywhere in the world! It's easy to sign up for our digital banking services. Set up your online bank account today! [CLICK HERE](#)

Some of the features and benefits of Online Banking are:

- View or print e-statements.
- Check account balances.
- Transfer funds between accounts.
- External Transfers – transfer funds from one financial institution to another.
- View and print cleared checks.
- Reorder checks.
- Request a Stop Payment.
- Bill Pay Service
- Trends is our account aggregate service.
- Download account information into Quicken or Microsoft Money.
- Send secure messages to the Credit Union regarding your account.

SECURE • FLEXIBLE • CONVENIENT!

Mobile Banking –



Our online mobile banking app offers you a secure and convenient way to conduct the following transactions from your phone.

- Check your balance
- Deposit a check
- Transfer money
- Pay bills
- Apply for a loan
- Find a branch or ATM

Get our online banking app today! To begin using any of our free mobile services, simply download our APP today! [LEARN MORE](#)



100 THINGS to do while stuck inside due to a pandemic

Although remaining inside is a good way to protect yourself and others from the coronavirus, and is an important measure to help “flatten the curve” of daily cases that put pressure on our health care system, it could lead to a lesser evil: boredom and stir craziness.

What’s there to do while you are stuck indoors? Usatoday.com has compiled 100 suggestions to help make your time quarantined as interesting – and perhaps even as productive – as possible. Follow this link for the article from usatoday.com: [100 THINGS ARTICLE](#)



Audio Xpress is free, safe and convenient!

Spend less time waiting in line and use Audio Xpress, our 24/7 telephone service, to handle your financial needs. Using Audio Xpress, your personal identification number (PIN), and any touch-tone phone, you can complete most of your banking transactions from the privacy of your home or office. Sign-up Now!

To access Audio Xpress:

- Call 404.329.6420
- Enter your member number followed by the # sign.
- Enter your four-digit Access Code followed by the # sign.

Some of the features and benefits of Audio Xpress include:

- Check account balances.
- Transfer funds.
- Request a check.
- Make a loan payment.



NMLS #464317
INSURED BY NCUA

Main Office

1237 Clairmont Road
Decatur, GA 30030

Emory Midtown Branch

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

Saint Joseph’s Branch

5671 Peachtree Dunwoody Rd.
Suite 150
Atlanta, GA 30342

Campus Branch

605 Asbury Circle
Emory Student Center
Atlanta, GA 30322

emoryacu.com
404.329.6415

See our website for updated hours.



YOUR RETIREMENT CHECKLIST

Follow through on these items before your "second act" begins.

Estimate the monthly income you will need.

It might be less than you need now, as your monthly expenses may decline. Talk with your financial advisor, as you may need to adjust or reallocate your portfolio and take another look at both income-producing and growth investments.

Should you stay or move?

Retiring to another state may mean tax savings. Or, downsizing to a smaller home may lower your living expenses.

Think about debt and taxes.

You may retire to a lower income tax bracket. If you can stand the one-time tax hit, converting a traditional IRA to a Roth IRA could someday give you a source of tax-free retirement income.*

Consider healthcare costs

Will you be eligible for Medicare? Will Medicare provide enough coverage? Remember that many

retirees will eventually need long-term care at some point during retirement.

What would you like to start doing?

How can you structure your days (and your finances) to do it? Plan it out.

We'd like to help you plan a smooth retirement transition.

Call or email us with your questions. We're here for you.

*Traditional IRA account owners should consider the tax ramifications, age and income restrictions in regards to executing a conversion from a Traditional IRA to a Roth IRA. The converted amount is generally subject to income taxation.

ALLIANCE

RETIREMENT & INVESTMENT SERVICES



Mike Butts
LPL Financial Advisor
Located at: 1237 Clairmont Rd.
Decatur, GA 30030
404.486.4324 Office
404.486.4323 Fax
mike.butts@lpl.com



David Kanne
LPL Financial Advisor
Located at: 1237 Clairmont Rd.
Decatur, GA 30030
404.486.4307 Office
404.329.1291 Fax
david.kanne@lpl.com

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Emory Alliance Credit Union and Alliance Retirement & Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Alliance Retirement & Investment Services, and may also be employees of Emory Alliance Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Emory Alliance Credit Union or Alliance Retirement & Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency | Not Credit Union Guaranteed |
Not Credit Union Deposits or Obligations | May Lose Value