



QUARTERLY NEWSLETTER  
FALL 2020 EDITION

## Our New Website Is Live!

Your experience is important to us – which is why we have redesigned [emoryacu.com](http://emoryacu.com) from top to bottom. We are so excited to launch our new website.

Our new site offers these key changes:

- Easy to navigate and find what you need
- Concise and consistent information to help answer your financial questions
- Quick links to Join, Apply for a Loan, or Contact us directly
- New layout with updated design elements and introducing new accent colors

### CLOSING DATES

#### Veterans Day

Wednesday, Nov. 11

#### Thanksgiving

Thursday, Nov. 26 CLOSED

Friday, Nov. 27 CLOSED

Saturday, Nov. 28  
Main Office open –  
Drive thru only

#### Holiday Hours

Thursday, Dec. 24 CLOSED

Friday, Dec. 25 CLOSED

Saturday, Dec. 26  
Main Office open –  
Drive thru only

#### New Years

Thursday, December 31

Branches will close at noon  
Friday, January 1 CLOSED

### FOLLOW US



Be reassured that when you visit [emoryacu.com](http://emoryacu.com) and see the new site, you are confident that you are on our secure website.

# Helping Heroes Afford Life



The HERO Program is our thank you to healthcare workers and first responders. Perhaps no group has been more impacted by COVID 19 than those of you who put your lives on the line keeping us safe.

To help ease your financial burden, we have discounted our market rates between **.25 – 6% APR\*** on designated loans for our heroes.

## **BELOW ARE SOME WAYS YOU CAN TAKE ADVANTAGE OF THIS GREAT OFFER:**

1. Get cash out to pay bills using collateralized loans
2. Refinance to lower your payments or save on borrowing costs
3. Purchase a new or pre-owned vehicle 2011 or newer (Cars, Boat, Motorcycle and RV)

As an Additional Bonus, choose your incentive from one of the two below, when you close your loan:

1. Up to \$500 Cash Back (based on 1% of the loan amount)\*\*
2. No payment for 90 days\*\*

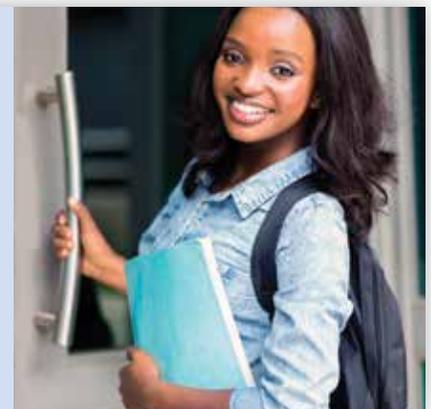
Through this combination we hope it truly helps you in your time of great challenge and need. You've been there for us and we want to be there for you.

Please share with any HEROES you may know. We are making it easy. [CLICK HERE](#) for an abbreviated application. Thank you for all you are doing!

\*Annual Percentage Rate. \*\*\$500 cash back is based on 1% of the loan amount. Standard underwriting guidelines apply. Offer not valid for existing EACU loans, non-collateralized loans, Home Equity loans, or residential loans. Limited time offer; subject to change without notice. If selecting no payment for 90 days, finance charges begin accruing at loan disbursement date.

## **Campus Branch has reopened with limited days and hours:**

**Tuesday** 8:00AM – 4:00PM  
**Thursday** 8:00AM – 4:00PM  
**Friday** 8:00AM – 5:00PM  
Building access only with your Emory Card





## Make the Holidays Special!

**7.00%**  
APR\*

[CLICK HERE TO APPLY ONLINE TODAY!](#)

Loan amount up to \$1,200.\*\*

\* Annual Percentage Rate \*\* Loan amount is based on creditworthiness. Valid November 1 - December 31, 2020.

## Is it time for a new Auto?

RATES AS LOW AS

**1.75%**  
APR\*

[APPLY TODAY](#)

PLUS CHOOSE YOUR BONUS

- Up to \$500 cash back\*\*
- Or up to 90 days to first payment\*\*



\* Annual Percentage Rate \*\*\$500 cash back is based on 1% of the loan amount. If selecting no payment for 90 days, finance charges begin accruing at loan disbursement date.

## A STEP-BY-STEP GUIDE TO MAKING A HOLIDAY BUDGET

*Ah, the holidays. It's a time for seasonal cheer, catching up with family, and for some – financial panic! If you recently looked at the calendar and realized gift-buying season is closer than you thought, don't worry. We are here to help you organize your finances by making an effective budget. Follow these steps to avoid going into debt this season:*

### *Step 1: List all of your expenses*

Are you buying presents for everyone? Write a list of everything you intend to spend money on (and how much each item costs). Then start to prioritize. You don't have to cross anything off just yet, but make a mental note of which items are more important.

### *Step 2: Set a limit*

Now it's time to review your income and any money that you've set aside for holiday expenses. Your goal here is to figure out what you can afford without going into debt. If you have to dip into your savings, make sure to keep a cushion for any emergency costs that might come up. Now you can decide once and for all which expenses are important, and which ones can be crossed off your list.

### *Step 3: Research seasonal sales*

Sales go hand in hand with the holidays. This is when many retailers make a large portion of their annual revenue, so they want to attract as much business as possible. How do you find the best deals? Sign up for email alerts and follow brands in social media. You will be the first to find out about those special seasonal sales. You should also pay attention to Black Friday and Cyber Monday promotions.

### *Step 4: Comparison shop*

Unless you are searching for a super unique gift, your desired item is probably available from multiple retailers. Fortunately, the Internet makes comparison-shopping easy, especially during the holidays when every company is trying to compete for your business. Make sure you visit different websites and do some research to find the best deal.

### *Step 5: Consider going cash-only*

The downside to shopping online is that it can be harder to track how much money you're spending. And it's even trickier during the holidays when you're purchasing many items at once. As an alternative, try using cash. You will know exactly how much money is leaving your wallet. Plus, if you like, this gives you the chance to shop in person and support local businesses.

If you'd like more helpful articles, visit <https://emoryacu.balancepro.org/>.  
If this pandemic has put you in financial distress and the above article won't be enough help, consider a Holiday Loan – [CLICK HERE](#).



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**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  
Suite 210 South  
Emory Student Center  
Atlanta, GA 30322



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## RETIRING EARLIER THAN PLANNED?

Adapting your retirement strategy (and outlook) may be necessary



Involuntary retirement can be emotionally and financially unsettling. Here are some questions to ask yourself if it happens.

### Do you want to keep working?

You may have to rely on your spouse or partner's income – or your emergency fund – for many months if you look for another full-time job. Finding part-time work may be more realistic.

### How much retirement income can you generate?

Consider your investment accounts, your savings, and any passive income streams. If your significant other still works, factor in their pay. Determine whether to apply for Social Security at 62 or later. Claiming benefits at 62 results in smaller monthly lifetime income payments; claiming later results in larger monthly payments.<sup>1</sup>

### Can you draw on employee benefits as you exit?

See if you are eligible for severance pay or an early retirement

package and/or COBRA or retiree health benefits.

### Can you trim any expenses?

In this situation, your spending should reflect your needs, not your wants. You can probably lower some household costs.

### Can you reduce your taxes?

You may soon derive income from investment and retirement accounts. You will need to make tax-efficient withdrawals from them, so both the timing and order of these withdrawals is critical.

### Look for a silver lining.

An early retirement may turn out to be a net positive, leading to a new chapter of your life.

<sup>1</sup> [smartasset.com/retirement/how-to-improve-your-social-security-benefits](http://smartasset.com/retirement/how-to-improve-your-social-security-benefits) [12/14/16]



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