



## The great \$1,000 Home equity giveaway!

Thinking about a big purchase? Your best source of cash may be right over your head! With a Home Equity Loan or Home Equity Line of Credit from Northwest Georgia Credit Union, you can tap into the equity you have paid into your home to fund home improvements, debt consolidation, educational expense, dream vacations, and more. Northwest Georgia Credit Union has all the right options:

- Affordable rates
- Low closing costs-- a flat charge of \$500
- No application fee
- Borrow up to 95% loan-to-value
- The interest you pay may be tax-deductible
- Quick approval
- Payroll deduction available for easy payments

For an even sweeter deal, Northwest Georgia Credit Union is **giving away \$1,000 cash to one lucky member** who

opens a new Home Equity Loan or Home Equity Line of Credit between now and November 16, 2007.

Ready to apply? Contact a Financial Services Officer at 706.291.9290 or 706.802.0030, or log on to [www.nwgcacu.org](http://www.nwgcacu.org) for more loan information.

*The percentage of the loan-to-value that will be used to calculate available equity will be determined on a case-by-case basis, with a maximum of 95%. Equity is defined as the appraised value multiplied by the allowed percentage, minus the first mortgage balance. The interest you pay may be 100% tax-deductible; please check with your tax advisor for details. Offer is nontransferable and available exclusively to owner-occupied single family residence properties located in Floyd County, or counties adjacent to Floyd County, in the state of Georgia. The Great \$1,000 Home Equity Giveaway offer is available to members who begin the home equity application process between September 4 and November 16, 2007 and have an initial loan disbursement of at least \$5,000. Cash prize will be drawn randomly after all eligible loans have closed.*

## It's Time to **Par-TAY!**

That's right. During the week of October 15-19, Northwest Georgia Credit Union is celebrating International Credit Union Week. This designated week is celebrated annually by credit unions in 97 countries to commemorate the credit union differences: low-cost financial services, member ownership, democratic election of a volunteer Board of Directors, and a commitment to financial education. How are we going to celebrate? *(Continued on Page 3)*



# Thank You, Members!

Did you know that you everytime you choose Northwest Georgia Credit Union as your lender, *all* the members of Northwest Georgia Credit Union reap the benefits? That's because we are not-for-profit and member-owned. When the credit union makes loans, we earn profit. Unlike banks, however, we return those profits to the entire membership by keeping loan interest rates and fees low, adding new products and services, and paying out bonus dividends when possible.

Thanks to you, members, the credit union did **over \$1 million in loans each month for the last six months**-- that's a record! As you make your credit union more successful, you enable us to better serve the entire membership. Please continue to remember your credit union for your upcoming borrowing needs. Every member makes a difference.

## Don't Become A Victim

A new scam is swindling consumers: checks that seem legitimate to both financial institutions and consumers, but are actually counterfeit and leave consumers footing the bill.

While the angles used by scam artists may vary, the basics of the counterfeit check scam remain the same. The consumer receives a generous check with an explanation that he or she has won an award, a prize, a lottery, or some other windfall. The consumer is instructed to deposit the check and wire a portion back to pay fees, taxes, or the like. The consumer deposits the check, the financial institution credits the funds to the consumer's account, and the consumer wires the money to the sender. Some time later, both the financial institution and the consumer learn that the check was bogus. Unfortunately, the consumer is out of luck: the money that was wired cannot be retrieved and, by law, the consumer is responsible for the deposited check, regardless of his or her lack of understanding that the check was fake.

The Federal Trade Commission has a new brochure entitled *Giving the Bounce to Counterfeit Check Scams* to advise consumers on this dishonest practice, in hopes that fewer consumers will fall victim. The FTC encourages consumers not to rely on funds from checks unless they know and trust the person who gave them the check- or better yet- until the financial institution confirms that the check has cleared. Other tips include:

- Throw away any offer that asks you to pay for a prize or gift. If it is truly a gift, you should not have to pay for it.

## Member Wins National Sweepstakes

Congratulations to Mr. John Fincher! Mr. Fincher won a \$50 NFL VISA® Gift Card, a first prize in VISA's *Most Secure Fan Sweepstakes*, as a result of using his Northwest Georgia Credit Union VISA Debit Card. The prize was awarded to the accountholder of a randomly selected debit card transaction as part of VISA's national promotion from last fall. Mr. Fincher has been a member of Northwest Georgia Credit Union for five years. He is a former Floyd County Police Officer, and he is currently employed by Georgia Power-Plant Bowen.



- Resist the urge to enter foreign lotteries. It is illegal to play by phone or mail, and besides, most foreign lottery solicitations are phony.
- Know who you are dealing with. Never wire money to strangers.
- If you are selling something, do not accept a check for more than the selling price, no matter how tempting the offer or how convincing the story. Ask the buyer to write the check for the correct amount. If the buyer refuses, return the check and do not send the merchandise.
- If you accept payment by check, ask for a check drawn on a local financial institution, or one with a local branch. That way, you can make a personal visit to ensure the check's validity.
- If the buyer insists that you wire back funds, end the transaction immediately.
- Resist any pressure to "act now." If the buyer's offer is good now, it should be good after the check clears.

To file a complaint or to receive more information, visit [www.ftc.gov](http://www.ftc.gov).

*Editor's note: Our sincere thanks to the Northwest Georgia Easy Reader for sharing this important story with our members.*

## Par-TAY! Cover story continued

**With Rewards.** Share the good news of NWGACU membership with your family members and co-workers! Any member that refers someone to open a free NWGACU checking account during International Credit Union Week will receive a \$30 VISA® Gift Card... and the new member will too! (In order for each of you to earn the reward, the new member must provide your name as a referral.)

**With Fun.** Attention Treasure Hunters Kid's Club members! All members 12 years and younger are invited to enter our International Credit Union Week Poster Contest. To enter, submit a standard size posterboard with your visual interpretation of why is saving money important to you. Posters can be submitted

to any NWGACU branch during International Credit Union Week. Three awards will be presented: Grand Prize (\$100 in your savings account), First Runner Up (\$75 in your savings account), and Second Runner Up (\$50 in your savings account). The posters will be displayed in our lobby until the end of October.

**With FOOD!** On Thursday, October 18, we will commemorate International Credit Union Day with our Annual Membership Appreciation BBQ. This **FREE BBQ LUNCH** is provided for all members as our way of thanking you for choosing NWGACU for your financial business throughout the year. Lunch will be provided from 11 a.m. to 1:30 p.m. on the lawn of both offices. Eat under the big tent or take it with you!

## Still Writing Checks?

# Consider the Benefits of Paying Bills Online

If paying bills online is convenient, fast, saves money, and allows greater control, why do more than three-quarters of us still write checks the old-fashioned way?

Given all the benefits of Online Bill Pay, it's a mystery why more people do not take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the Internet.

Believe it or not, paying bills online actually may protect you from identity theft. The most common theft of our personal information is not from the Internet--it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, Online Bill Pay uses encryption technology to scramble your data during transmission.

Once you take the plunge, you won't regret it. You have two choices: (1) pay creditors on their own website; or (2) use a single website that allows you to pay all creditors. The second option makes it easier to track your spending, and it's simple compared with bookmarking and remembering several user names and passwords for all creditors.

If you want to go paperless, we can help you streamline the process. Northwest Georgia Credit Union's Online Bill Pay is completely free-- all you need is a NWGACU checking account. To enroll, visit us at [www.nwgacu.org](http://www.nwgacu.org), and click the Online Bill Pay link to the left. Follow the links to the online application. Still have questions? Contact a Financial Services Officer at 706.291.9290 or 706.802.0030.

*Source: Credit Union National Association, Inc.*

## Investing Smarter

Preparing for retirement is much like running a marathon. In the same way that you probably cannot spontaneously decide to push through 26 grueling miles without an ounce of training, it is unlikely that you will be able to retire comfortably without careful planning. It takes systematic preparation and strategy over a course of time to meet such towering goals.

How do you create this strategy? By writing an **Investment Policy Statement (IPS)** with a Retirement Specialist. An IPS forces you to think about your current financial position, where you want to go, and how you intend to get there. It also serves as a handy reference for both you and your Retirement Specialist to review and update on occasion, in order to ensure that your investment strategy is still

effective in helping you meet your financial goals. Your IPS will help you answer questions such as, how many years do I have to meet my financial goals? Which goals matter most? How much money do I need to accumulate for each objective? If you are close to retirement or retired, an IPS will also help you figure out whether you will outlive your money.

Sound overwhelming? It's not. Developing an IPS is a team effort that one of our AIG/VALIC Retirement Specialists can help you with. To make an appointment at our Branch Office or in your home or office, contact us at 706.802.0030, extension 21. Also, ask about the 4% Premium Bonus on Rollover IRAs!



# Staff & Board News

The credit union is pleased to announce the promotion of Star Womack to Teller Supervisor at the Main Office. Star will be filling the position left vacant by Rebekah Kostreba, who has been promoted to a Financial Services Officer at the Main Office. Also, you may recognize a familiar face at the Branch Office. Linda Locklear, a Financial Services Officer at the Main Office, is now working at our office in East Rome.

The credit union would also like to extend a warm welcome to our newest staff, Wilson Kirkpatrick, Christi Hughes, and Christina Boatner. Both Wilson and Christi serve as Tellers at the Main Office, and Christina serves at the Branch Office. The credit union would also like to congratulate Kristy Cook, Teller at the Main Office, on her recent marriage. Also, congratulations to Connie Broome, Teller at the Branch Office, on the recent birth of her son, Hunter Reese.

NWGACU is extremely proud of its staff and their genuine dedication to members' needs. Please join us in wishing them the best!



## Products & Services

### Loan Services

New & Used Auto Loans • RV, Boat, & Motorcycle Loans • Payment Protection Insurance • Vehicle Service Contracts • Home Equity Lines of Credit • Home Equity Loans • Fixed Rate Mortgages • Personal Loans • Farm Equipment Loans • VISA® Classic & Platinum Credit Cards • Student Loans • Share Secured Loans • Overdraft Protection

### Checking & Savings Services

Free Checking • VISA® Debit Cards • Direct Deposit & Payroll Deduction • Cirrus, Pulse, & CO-OP ATM Networks • Christmas Club • Treasure Hunters Kid's Club • Certificates of Deposits • Money Market Accounts

### Additional Services

Free Online Banking • Free Online Bill Pay • Teller Line • Online Check Reordering • American Express® Gift Cheques • VISA® Gift Cards • Free Notary Service • Traveler's Checks • Discounted Six Flags & White Water Tickets

## Credit Union Hours

### Lobby Hours

Monday - Thursday  
9 a.m. to 5 p.m.  
Friday  
9 a.m. to 6 p.m.

### Drive Thru Hours

Monday - Thursday  
8 a.m. to 5 p.m.  
Friday  
8 a.m. to 6 p.m.

## Contact Us

### Main Office

1307 Redmond Circle  
Rome, GA 30165  
706.291.9290

### Branch Office

1311 Dean Avenue  
Rome, GA 30161  
706.802.0030

### Teller Line

706.234.6003

[www.nwgacu.org](http://www.nwgacu.org)

## Board of Directors

### David Fussell

Chairman

### Rita Odom

Vice Chair

### Susan Paul

Secretary

### John Berry

Director

### Gregory Flemister

Director

### Sharon Gollahon

Director

### Terry Williamson

Director

### David K. Wright

Director

### Robert Young

Director

### Cheryl Huffman

President/Treasurer

# Credit Union Calendar

- October 8** **Columbus Day**  
Credit union closed
- October 15-19** **International Credit Union Week**
- October 18** **International Credit Union Day BBQ**  
From 11 a.m. to 1:30 p.m. on the lawn of both offices
- November 3** **Greater Rome Chamber of Commerce Business EXPO**  
From 10 a.m. to 4 p.m. at The Forum
- NWGACU/CRBI 6th Annual Fish Fry**  
From 11 a.m. to 3 p.m. at The Forum
- November 12** **Veteran's Day**  
Credit union closed
- November 22** **Thanksgiving Day**  
Credit union closed
- December 24** **Christmas Eve**  
Credit union closes at 1 p.m.
- December 25** **Christmas Day**  
Credit union closed

## Fish, anyone?

Northwest Georgia Credit Union is the proud sponsor of the **6th Annual Coosa River Basin Initiative Fish Fry**. This community-wide event



**Eat a Fish,  
Save a River**

helps raise the funds necessary to protect the water resources in northwest Georgia, northeast Alabama, and southeast Tennessee. Tickets to the Fish Fry are only \$8 (\$4 for a Small Fry plate), and it includes catfish, hushpuppies, cole slaw, cheese grits, tea, and homemade dessert.

This worthwhile event will be held on Saturday, November 3 at The Forum in the Riverwalk Ballroom. Tickets can be purchased at any NWGACU office, at the CRBI office in Downtown Rome, or online at [www.coosa.org](http://www.coosa.org).

