

### Choose the IRA That Works For You!

Plan ahead, start saving for retirement today. A Traditional IRA is a type of retirement plan that offers tax-deferred earnings and the possibility for tax-deductible contributions. These tax advantages make the traditional IRA a powerful tool in creating a balanced, long-term savings plan. A Roth IRA is an individual retirement account that offers generous incentives to boost your retirement savings, as well as more ways to use your nest egg.

Learn more about these two options [here](#).

Find out more information about the best option for you over the phone at 706.291.9290 or 706.802.0030 or stop by either one of our offices.



**It's Never Too  
Late To Start  
Saving For  
Retirement.**



### Credit Card Act of 2009

In the past, many banks and credit card companies have used predatory methods of earning income, such as surprise interest rate increases due to a late payment, giving credit cards to people under 18 without proof of income or a co-signer, double-cycle billing, and so on. As a measure to protect consumers, President Obama signed the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009. The law includes regulations pertaining to credit cards, open end loans, and gift cards. Portions of the law are required to be in effect on August 20, 2009, and the remainder of the law will be in effect in February 2010 and August 2010.

For more information about this Act and what NWGACU is doing about it, click [here](#).

### VISA TravelMoney

**Travel Companion**  
VISA® TravelMoney Cards.  
The new replacement for travelers checks.

If you are traveling and need money, your first thought might be cash or traveler's checks. The [VISA® TravelMoney Card](#) is a card with the safety of a traveler's check but with the convenience of a VISA® card.

These cards allow you to have access to cash worldwide in local currencies and the ability to reload your card in any destination.

Stop by and pick up a TravelMoney card for convenience and security for your next get-away!



## Discounted Falcons Tickets for NWGACU Members

The Atlanta Falcons have started to practice for the upcoming season and word on the street is they are looking great! Northwest Georgia Credit Union and the Atlanta Falcons have teamed up to offer members discounted tickets to 2009 Falcons' home games!

Games available to purchase on the web include:

- Chicago
- Washington
- Philadelphia
- New Orleans

If you would like to buy tickets for Tampa Bay or Buffalo, you can make phone orders to Warren Parr, Group Sales Manager, Atlanta Falcons at 404-223-8034. Tickets anticipated to sell out soon just as first two home games, so purchase tickets by August 26<sup>th</sup>. Limited tickets available.

Click [here](#) to get a schedule of home games and see discounts offered to you.

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