NORTHWESTGEORGIA CREDIT UNION

Change Direction
Updates and insights to keep you in the know

Questions About the Credit Card Act?

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.

NWGACU is—and has been—in full compliance with the new law in regard to credit cards. *Not only have we never participated in the predatory practices, but our Visa Platinum credit card has additional consumer-friendly features, such as a generous grace period, low interest rates, and Scorecard Rewards Points.* This is the credit union way.

In regard to the open end loan and gift card requirements, NWGACU is making a few minor adjustments to ensure full compliance with the law. Read more about it here.

International Credit Union Week
October 13-16, 2009

A Century of Good Advice: 100 Years of Credit Unions

Credit Unions have been serving members in the U.S. for 100 years. During the week of October 13-16, we will spend time educating and celebrating our members!

Tuesday, October 13
Budget Makeover Day: Stop by to let us help you organize your spending into a simple plan! Call ahead to either branch to make your 30-minute appointment! Call Lori at the Main Office at 706.291.9290 or Robin at the Branch at 706.802.0030. And be sure to bring all income and debt information.

Wednesday, October 14
Credit Union Field Trip Day: Students from four different schools will get the chance to tour behind-the-scenes at the credit union! Teachers entered their class into a drawing to win this great field trip opportunity. The four winning teachers are:

- Ms. Rush at Pepperal Middle School
- Ms. Hibbets at North Heights and Anna K. Davie
- Mr. Kapustay at Cave Spring Elementary
- Ms. Reece at Elm Street Elementary

Thursday, October 15
Member Appreciation BBQ: Join us on the front lawn at either one of our locations from 11a.m. to 1p.m. for FREE BBQ!

Friday, October 16
Rome Area History Museum Day: Take advantage of free entry into the Rome Area History Museum for all NWGACU members! Free entry all day, but be sure to stop by between 2p.m. and 4p.m. for refreshments and gifts from the credit union!

Also going on during International Credit Union Week:

- A tree will be donated in honor of every member that signs up for eStatements during International Credit Union Week!
- Pass NWGACU membership on to the next generation! Open an account for the kids and receive a free copy of a financial literacy book!

Simple, Convenient, and Free Checking

Every FREE Northwest Georgia Credit Union checking account has NO minimum balance and comes with:

- A FREE Debit Card
- FREE Access to Online Banking, Online Bill Pay & eStatements with Check Images
- FREE Access to the Teller Line

Switching is easier that you think. In fact, it doesn't get much easier than DIRECT DEPOSIT! Stop waiting in line and save time - have your pay check sent straight to your checking account with DIRECT DEPOSIT.

Stop by either one of our locations today to set up your FREE checking account with DIRECT DEPOSIT today, and you'll **get $50 plus your first set of checks for FREE**!

Eligibility requirements must be met to open checking account. Direct deposit must be net check and could take up to two pay periods to process. $50 will be added to account when first direct deposit is received. For more information call 706.291.9290 or 706.802.0030.

Board Nominations Open Now

As a member of NWGACU, you have a right and privilege to nominate and vote on your Board of Directors. Nominations must be made for someone at least 16 years old, a member of NWGACU (primary account holder), and must be in good standing with the credit union. Nominations can be made for someone else, or you can nominate yourself.

Send nominations to Betty Nolen, Nominating Committee Chair at bnolen@highlands.edu or 706.802.5037. Nominations are open until September 30, 2009.

1307 Redmond Road, Rome, Georgia 30165
706.291.9290 | www.nwgacu.org

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