

EXCEL^{your} Life

Fall 2008



FREE Starbucks' or Bruster's Gift Card

New members ages 24 and younger receive a \$5 gift card when they become a member and open a savings account. Spread the word... this offer won't last.

Kids Earn \$5 for Good Grades

We've launched a new program just for kids.

EXCEL kids and teen club members are now eligible to earn \$5 twice per year for great report cards.

Report cards can be faxed, mailed or delivered to any branch office for authorization and credit.

The \$5 credit will be awarded to the account in the child's name and the deposits made by the credit union must remain in the account until the age of 18, or the money is forfeited.

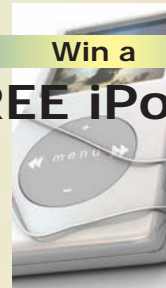
Speak with a member service representative for more details.

SAVE & WIN

Every month we're giving away \$200 or an iPod™ valued at \$200 to one lucky kid!

Kids, teens and young adult members ages 24 and younger are automatically entered into our monthly drawing when they maintain at least \$200 in their savings account each month. Speak with a member service representative or visit our website for more details.

Win a
FREE iPod™



iPod™ is a registered trademark of Apple Computers Inc.



Young savers are invited to join the Kids EXCEL Savings Club, a program designed to help younger children discover the benefits of saving money. The Kids EXCEL Savings Club is a fun way to save! Have your children watch their savings grow through NetBranch, our online banking system. Not only will they be encouraged to save more money as they see their money grow, they'll also reap the benefits of saving early.

Kids EXCEL Savings Club Account

- Requires only a \$5 deposit to open and the \$5 membership fee is waived
- For children ages 12 and under
- Requires no minimum balance
- Promotes saving money
- Pays dividends when balances are \$100 or more each day during the quarter
- Earns dividends quarterly



their spending each month, teens aren't always aware of how much they're spending, where their money goes, or even how much they have available.

Let's face it - it's a challenge - even for experienced adults!

With EXCEL Federal Credit Union accounts, teens will learn how to manage their money **before they leave home**. Armed with a little experience, they'll avoid problems later.

Teenagers age 13 through 17 are eligible to join the CU Succeed Teen Club, which encourages saving regularly and spending wisely. The CU Succeed Teen Club includes a savings and a checking account, along with the option of carrying a MasterCard® debit card, provided a parent or guardian approves. All that's necessary is a \$5 savings deposit and a completed application. We're currently waiving the \$5 membership fee, although this offer may not last long.

We've heard from many members that teens need guidance when learning to use a debit card.

With the decline in number of checks being used, kids may not learn the valuable lesson of "balancing their checkbook".

Without taking time to review

Have your kids and teens sign up now using the application available on our website. Please keep in mind, kids and teen club accounts are joint accounts and require an adult co-signer age 18 or older.

New Mobile Banking Service Is Here!



Now you can easily access NetBranch, our online banking system, with your web-enabled phone and

- View account balances and available balances
- Transfer funds between EXCEL accounts and make EXCEL loan payments
- Access our FREE bill pay services and pay bills
- View bills that have been paid and those that are scheduled to be paid

Visit mb.excelfcu.org using your web-enabled phone for a quick and condensed version of NetBranch, our online banking service. For our full service website using your PC or smartphone, visit www.excelfcu.org. Your cell phone will need to be web-enabled and web service fees from your cellular provider will apply.

WIN A \$25 VISA® Gift Card Just In Time for Christmas

The holiday season is here and so is our Christmas Club Contest. Every week during October, November and December we're giving away a \$25 Visa® gift card to one lucky winner at each of our branch locations. Members are automatically entered each time they make a deposit to their Christmas Club Savings Account. The more deposits you make, the more entries you receive! Not a club member? Just call us and we'll open your account over the phone and within minutes.



Help Us Help Our Communities

Every year we collect toys and canned goods for needy children and families throughout Atlanta. The contributions our members and employees make are donated to several organizations including the Norcross Cooperative Ministry, the Hosea Feed the Hungry and Homeless and the Prevent Child Abuse Organization of Georgia. We've begun our annual drive again this year. New unwrapped toys and canned food donations can be dropped off at any branch location.

Important Notice Regarding Funds Availability Policy

The Federal Reserve recently made changes that effect local check deposits processed through your transaction account(s). As a result of this change, some checks that are currently nonlocal checks will become local checks subject to faster availability of funds.

On November 15th, the list of four (4) digit routing numbers that will be classified as local checks will expand to include the following:

0610	0611	0612	0613	0620	0621	0622	0630	0631
0632	0640	0641	0642	0650	0651	0652	0653	0654
0655	0660	0670	0820	0829	0840	0841	0842	0843
2610	2611	2612	2613	2620	2621	2622	2630	2631
2632	2640	2641	2642	2650	2651	2652	2653	2654
2655	2660	2670	2820	2829	2840	2841	2842	2843

This information is also available on our website. Please contact member services if you have any questions.

Excel Helped Me Save For My First Car



Young adults ages 18 to 24 receive a 1/2 point off our everyday low loan rates when they maintain a savings account with EXCEL.*

Don't forget, our member service representatives can handle almost anything over the phone, including loans!

Keep us in mind for all your lending needs...

Call 770-441-9235
or 1-888-441-9235

*May require a co-signer to qualify. Rates based on credit worthiness. Other restrictions apply.



Did You Know?

Kids and teen club accounts can be linked to joint owner's accounts making it easy to view account activity, as well as transfer funds between accounts. These features are especially handy when kids start using a debit card, or when they go off to college and parents need an easy way to get them some "emergency funds."

Contact Information 770-441-9235

Outside Atlanta call 1-888-441-9235

www.excelfcu.org

Holiday Closings:

Monday, October 13, Columbus Day
Tuesday, November 11, Veteran's Day
Thursday & Friday, November 27 and 28, Thanksgiving
Thursday, December 25, Christmas
Thursday, January 1, New Years Day

Third Quarter 2008 Share Savings Dividends Declared

Amount	Dividend Rate	Annual Percentage Yield
\$100-2,499.99	.50	.50
\$2,500-4,999.99	.75	.75
\$5,000 and above	.75	.75

Calculation of dividends is based upon the Daily Computation Method.

Federally Insured by NCUA



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