

# EXCEL<sup>your</sup> Life

1st Quarter  
Spring 2010

## GET THE BEST DEAL ON YOUR NEXT CAR

First, determine how much the car you want to buy is selling for in your area, as well as the value of your current car - if you have one - to ensure you don't receive a low trade-in offer. For vehicle descriptions, prices, ratings, reviews, and comparisons, visit the following websites:

- Edmunds Buyer's Guide, [edmunds.com](http://edmunds.com)
- Consumer Reports, [consumerreports.org](http://consumerreports.org)
- Kelley Blue Book, [kbb.com](http://kbb.com)
- JD Power & Associates, [jdpower.com](http://jdpower.com)

Once you've done your homework, save even more time and money by getting a preapproved loan with Excel! With financing in-hand and a little background work, you'll be prepared to deal with car dealers more effectively. For more smart car-buying tips, watch the car-buying video on the front page of our website. To apply for a car loan, use our online application under the "applications" tab.



## Car Sales Coming in April & May!

Superior Chevrolet  
4770 Covington Hwy  
Decatur, GA 30035  
April 24th  
9 - 5 PM

Stonecrest Mall  
2929 Turner Hill Rd  
Lithonia, GA 30038  
May 22nd  
9 - 3 PM

Don't miss out! Special car loan rates as low as 3.90% APR when putting down 20% of the approved loan amount! Get a pre-approved loan with EXCEL now so you'll know how much you have to spend, and more time to shop, on the day of the sale.



## ESTATE PLANNING SEMINARS

**The Summit Building**  
401 W. Peachtree Street  
Atlanta, GA 30308  
April 27, 2010  
11:30 - 1PM

**Atlanta Federal Center**  
61 Forsyth Street  
Atlanta, GA 30303  
April 29, 2010  
11:30 - 1PM

Topics to be covered in these FREE seminars include:

- Wills for both Single and Married People
- Letter of Instruction
- Advance Directives
- Health Care Power of Attorney
- Durable Power of Attorney for Finances

Light refreshments will be served. Seating is available on a first come, first serve basis. RSVP by calling 770-441-9235 and pressing "0" for the operator.

## MORE WAYS TO SAVE

Did you know we may be able to lower monthly car payments by refinancing loans with us?

Are you paying too much for mechanical breakdown insurance to help cover your expenses in the event of car trouble?

Is the price you're paying for "guaranteed auto protection" - the insurance to cover the gap between what you owe on your car and what it's actually worth in the event of an accident - competitive?

Speak with member services about your current car(s), or before you buy a new one, to ensure you're taking advantage of all the car services we offer.

## Too Busy to Shop?

Let our car-buying professionals from Car Solutions do all the work for you. Car Solutions is designed to assist members in the purchase of new and pre-owned vehicles, saving you time and money locating the car of your dreams. For more information about what Car Solutions can do for you, click-on the "Car-Buying Service" tab on our website.

## Paying Bills Gets A Little Easier – Introducing eBills

Now you can view billing information from merchants online while paying bills via our bill pay site. An “eBill” is a summary of a standard paper bill that is presented to bill pay users in electronic format. eBills include the amount due, the due date, and the unpaid balance. For your convenience, up to 24-months of eBills are maintained online. The eBill signup page, which allows you to select which bills you would like to begin viewing via our site, will be displayed after logging onto NetBranch Online Banking and clicking on the “Pay Bills” tab. After initiating an eBill, the merchant will continue to deliver detailed paper statements in the mail. If you’re not already using NetBranch or Bill Pay, visit our website for the steps necessary to activate these services or contact member services for assistance.

## Give Your Savings a Boost

You can instruct the IRS to deposit your refund to multiple accounts using IRS Form 8888, or you can direct your refund to one EXCEL account and make transfers to other accounts using our easy online banking and automated phone systems. Either way, the opportunity to direct funds to multiple accounts is a savable moment – you can add to your retirement savings, replenish an emergency fund, and contribute to a college savings account - all in one instant. To get your refund as fast as possible, use the direct deposit line on your tax form and include the EXCEL routing number (261071548) and your EXCEL account number(s). For more information about the easy steps required to setup one-time and automated transfers to EXCEL savings, checking and loan accounts, visit our website or speak with a member service representative.



## PIN Changes Now Available at EXCEL ATMs

After activating your EXCEL ATM or MasterCard® Debit Card for the first time using the assigned 4-digit personal identification number (PIN), you’re now able to change your PIN at any EXCEL ATM. Please note this service is available only at EXCEL ATMs and there is a \$1 service fee for each PIN change. Visit our website for EXCEL ATM locations and links to ATM locators that will search for other ATMs regionally, nationally and internationally.\*

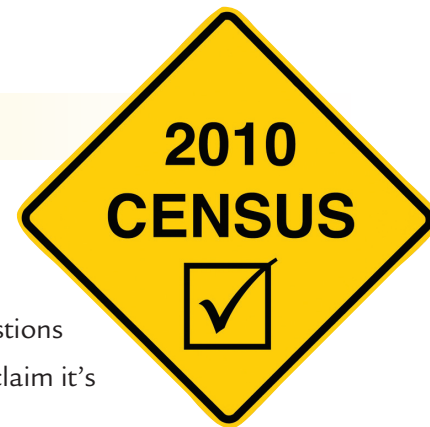
\* Fees apply when not using EXCEL ATMs or Presto!

## Cooperate And Use Caution

To avoid becoming a victim of fraud or identity theft, the Better Business Bureau offers the following advice regarding the 2010 Census:

- Do not invite anyone you don’t know into your home
- Ask to see identification, along with their Census Bureau ID badge, before answering any questions
- Do not provide your Social Security number, credit card or banking information, even if they claim it’s needed for the census
- Do not click on email links, or open any email attachments, that appear to be from the Census Bureau

Don’t forget to share this information with others in your home, including children, teens and young adults! For more information about how to avoid identity theft and fraud, visit [www.bbb.org](http://www.bbb.org). For more details regarding the 2010 U.S. Census, visit [www.census.gov](http://www.census.gov).



### Holiday Closings:

Memorial Day Monday, May 31<sup>st</sup>  
Independence Day Monday, July 5<sup>th</sup>

 **Contact Information 770-441-9235**  
Outside Atlanta call 1-888-441-9235

 [www.excelfcu.org](http://www.excelfcu.org)  [mb.excelfcu.org](mailto:mb.excelfcu.org)



## First Quarter 2010 Share Savings Dividends Declared

Amount	Dividend Rate	Annual Percentage Yield
\$100-2,499.99	.25	.25
\$2,500-4,999.99	.50	.50
\$5,000 and above	.50	.50

Calculation of dividends is based upon the Daily Computation Method.

Federally Insured by NCUA



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