

# EXCEL<sup>your</sup> Life

Winter 2008

## We've Added More Ways to Earn Maximum Rewards

As of Dec. 1, all EXCEL debit and credit cards earn ScoreCard® Rewards!

With EXCEL Federal Credit Union, you can combine points from your EXCEL MasterCard® debit and VISA® credit cards to earn even more ScoreCard® Reward points. Not every financial institution provides so many ways to earn travel and merchandise rewards. Earn one point for each dollar you spend and authorize with a signature, instead of a PIN. You'll find that's pretty generous compared to what some of our competitors are offering – not everyone is offering one point for each dollar!

Plus, family members can combine their EXCEL ScoreCard® points!\* Be sure you and your family members carry EXCEL debit and credit cards to earn maximum rewards.

Visit our website to apply for an EXCEL debit or credit card, or speak to a friendly member service representative.

\*Some restrictions may apply.

## File with TurboTax® Online

If you have a refund coming – and most people do – filing electronically is the fastest way to get your refund. Filing electronically with direct deposit is also more secure than a paper return and a refund check. Since your tax return contains so much sensitive information, this is an important consideration to keep in mind.

Need a fast, easy, affordable way to get your taxes done? EXCEL Federal Credit Union has teamed up with TurboTax Online to provide you an easy way to file your own taxes with confidence. Visit our website to access TurboTax and submit your tax returns online. You may be able to avoid purchasing TurboTax software by using the standard online version, or at least you may be able to avoid a trip to the store! With TurboTax, you're guided step-by-step through tax forms as you answer easy questions, and the calculations are done automatically based on your answers. Along with information about recent tax laws and tax credits, you'll find a toll-free number if you have additional questions. TurboTax helps you find all the deductions you deserve.



Don't pay more than you should. Visit us online at [www.excelfcu.org](http://www.excelfcu.org) to make tax preparations faster, easier and more affordable with TurboTax.

## Tips to Keep Your Identity Safe



Using eStatements helps you avoid receiving confidential information in your public mailbox. Carrying an EXCEL debit card and using our bill pay services will help you avoid writing and distributing checks that include your personal information. For more details on how to sign up for eStatements and use our easy online bill pay system, watch the "live" videos on our website or ask a member service representative for a demonstration.

## Coming Soon – Identity Theft Services

For our members with an EXCEL Federal Credit Union checking account, assistance with identity theft victim resolution will soon be available, along with identity theft education services. If you don't already have a checking account with us, this is just one more reason why you should!

## Season of Sharing



EXCEL Federal Credit Union would like to thank all our members who contributed new, unwrapped toys and canned goods for needy children and families throughout Atlanta. EXCEL Federal Credit Union members and employees worked with several area organizations, including The Norcross Cooperative Ministry, Hosea Feed the Hungry & Homeless and the Prevent Child Abuse Organization of Georgia to deliver food and gifts to local families in need.



## House Hunting? Save for the Down Payment

Putting money down on a home has its advantages: you may be able to secure a lower loan rate, enjoy smaller monthly payments and, in some cases, avoid paying private mortgage insurance. But accumulating a substantial sum will take time and discipline. Here are some suggestions to make saving easier.

- **Formulate a plan.** Once you decide how much you want to save and how quickly you want to save it, break it down into manageable goals.
- **Make it automatic.** Save effortlessly by requesting that a portion of your paycheck be automatically transferred to your savings account.
- **Spend less.** Buy fewer clothes, eat out less often and hold off on buying a new car. Funnel the savings into your down payment fund.
- **Save more.** Deposit bonuses, raises, overtime pay and tax refunds directly in your savings account.

### We Can Help

Saving for your down payment in an *EXCEL* Federal Credit Union insured deposit account will ensure it's there when you need it. And when you're ready to start house hunting, our mortgage loan specialists can help guide you through the process. Check out our first mortgage info online at [www.excelfcu.org](http://www.excelfcu.org).



## Fourth Quarter 2007 Share Dividends Declared

Amount	Dividend Rate	Annual Percentage Yield
\$100-2,499.99	.50	.50
\$2,500-4,999.99	1.00	1.00
\$5,000 and above	1.25	1.26

Calculation of dividends is based upon the Daily Computation Method.

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## We're Doing a Little Updating

**We're updating our phone system.** Members will now hear an automated attendant when calling the credit union main office and branch offices. Please listen carefully to the menu options before making your selections. A "live" operator will be available to assist members during regular business hours, when necessary, by pressing "0". MoneyLine, our 24-hour automated teller phone system, will remain unchanged.

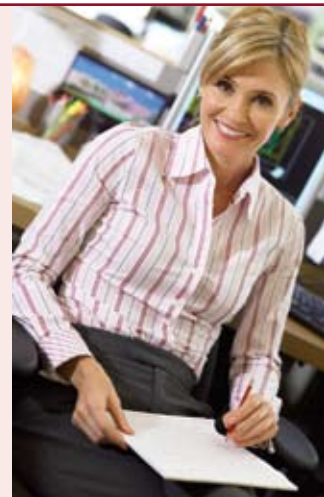
**Our new website is under construction.** Soon, members will see a new look on our website. Dropdown menus will make navigating our site even easier. You'll see much of the same information with an easier navigation system. Account access through NetBranch, our online banking system, will require the same password/PIN you're currently using to log on.

**We've remodeled our branch office.** The Summit Branch, located in the Summit Building in downtown Atlanta, has been remodeled. If you work in this building, be sure to stop by and see our new look.

## NetBranch Works for You!

Make online payments to your *EXCEL* Federal Credit Union loan by the next business day when you log on to NetBranch using your account number and PIN. Click the "Transfer" button to move funds from your *EXCEL* savings or checking account to your loan account. You can log on to NetBranch on your schedule, no matter if it's Sunday afternoon or 2 a.m.! Transferring your money between accounts is just one of the many advantages of using NetBranch. You can also use our free and easy bill pay services through NetBranch and pay all your bills online.

If you've forgotten your NetBranch PIN or don't have one, submit a request through our website or call **770-441-9235**.



## The Annual Meeting of the Membership

Mark your calendars and plan to attend the Annual Meeting of the Membership. The Annual Meeting will be held on **March 27, 2008**, at 6 p.m. The meeting will take place at *EXCEL*'s main office, located at: 5070 Peachtree Industrial Boulevard, Norcross, GA 30071.

There are no Board of Director positions open for election during the coming year.



### Contact Information

📞 **770-441-9235**

Outside Atlanta call **1-888-441-9235**

🌐 [www.excelfcu.org](http://www.excelfcu.org)

### Holiday Closings:

*EXCEL* will be closed on the following dates:  
New Year's Day, Tuesday, Jan. 1  
Martin Luther King Jr. Day, Monday, Jan. 21  
Presidents Day, Monday, Feb. 18

