

"A Family of Financial Services for your Home and Business"

www.excelfcu.org

3rd Quarter, 2006



**The Season Has Begun...
Be There When It Ends!**



Miami, FL February 4, 2007
Enter to Win a Super Bowl Trip Package for Two!

Prize Package Includes:

- Airfare
- Hotel Accommodations
- Event Transportation
- Passes to NFL Experience
- NFL Tailgate Party
- 2 Tickets to Super Bowl XLI

Simply open a new **EXCEL** Federal Credit Union VISA® credit card account and/or transfer balances* from other non-**EXCEL** credit card accounts totaling \$1,000 or more between September 1st and November 27th, 2006 and receive an entry into our drawing for a FREE NFL Super Bowl Trip Package for two!

Visit our website at www.excelfcu.org for more details.





*Balance transfers must result in a total transfer of \$1,000 to your EXCEL FCU VISA® credit card. Drawing will be held at the credit union on November 29th, 2006. Odds of winning dependent on number of entries received. Winner need not be present to win. Other restrictions may apply. Official contest rules are available at www.excelfcu.org

**DUE TO POPULAR DEMAND,
WE ARE EXTENDING OUR
"FIXED RATE" 2nd MORTGAGE**

As low as:

6.9%

Don't need an Equity Line of Credit any longer? Refinance to our new 2nd Mortgage and have the security of a FIXED rate as low as 6.9%.*

Protect yourself against rising interest rates! Transfer your variable rate Home Equity line to our fixed rate 2nd Mortgage. Don't have a 2nd Mortgage now? The opportunity is at your doorstep, apply for a new 2nd Mortgage for home repairs, debt consolidation or a vacation and receive a low **FIXED** interest rate.

EXCEL Offers:

- **Fixed interest rate for the term of the loan**
- **Affordable monthly payments**
- **EXCEL will pay closing costs up to \$1500.00****
- **Interest paid may be tax deductible*****

Apply online at www.excelfcu.org or call your nearest branch of fice. Don't wait too long. The 6.9% rate is only guaranteed until Dec. 31, 2006. Share the awesome news of this great rate with your family members and co-workers.

EXCEL also offers Home Equity Loans. The Home Equity Line of credit is tied to prime interest rate. ****If your loan to value (LTV) is 90% or less, your rate will be at prime. If your loan is \$10,000.00 or more EXCEL FCU will pay your closing costs, to a maximum of \$1,500.00.

*Minimum loan amount \$25,000.00. Maximum loan amount is \$300,000. Additional rates and terms are available. Conversion fee of \$350 applies to Excel Redi-Equity Line of Credit accounts. All loans subject to credit approval, verification and collateral evaluation. Rates are subject to change without notice. Other restrictions apply. **2nd mortgage must remain open for two years or closing costs will be billed at payoff. ***Consult your tax advisor to determine if the interest paid is tax deductible. ****Home equity loans are variable rate loans based on prime as stated in the Wall Street Journal.

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IMPORTANT
INFORMATION
ABOUT YOUR
PRIVACY



Excel Federal Credit Union respects the privacy of our member's nonpublic personal information. We are committed to ensuring the confidentiality, security and integrity of this information. The enclosed brochure "Important Information About Your Privacy" explains our revised privacy policy. Please take some time out of your busy schedule to review this important brochure.



\$100K Holiday from Visa

You could win \$100,000 during the \$100K Holiday from Visa Sweepstakes!

Visa is giving you the chance to un-humbug your holiday this November and December. When you use your **EXCEL Visa® Credit Card** to make purchases this holiday season, everything you buy could be worth \$100,000. From making purchases like stocking stuffers to booking holiday travel, when you use your **EXCEL Visa® Credit Card**, you'll be automatically entered for a chance to win. So, being generous could get you what you really want this year.

Remember, the more times you use your **EXCEL Visa® Credit Card**, the more automatic entries you'll receive in the \$100K Holiday from Visa® sweepstakes. To enter for more chances to win and to learn more, visit www.visa.com/100k this November and December.



★ LIMITED TIME OFFER ★ ACT FAST ★ LIMITED TIME OFFER ★ ACT FAST ★ LIMITED TIME OFFER ★

SPECIAL RATE

6 Month CD:

5.20% rate ★★★★★ 5.30% apy

Don't miss your opportunity to take advantage of a high interest bearing Certificate of Deposit.*

\$10,000.00 minimum investment required

For more information contact a member service representative at 770-441-9235 or log on to our website at www.excelfcu.org.

ACT NOW! THIS IS A LIMITED TIME OFFER!!!!

*Dividends are earned quarterly. Certificates are time deposits and have penalties for early withdrawals.

★ LIMITED TIME OFFER ★ ACT FAST ★ LIMITED TIME OFFER ★ ACT FAST ★ LIMITED TIME OFFER ★

A New House: \$0
Watching it fill up during the Holidays: Priceless



THE HOLIDAYS MEAN A FULL HOUSE

Nothing is more heart-warming than watching your house fill up with family, friends, music, talk and laughter during this time of the year. As friends and family come from far and wide to celebrate, your home comes alive with conversation, treasured memories and family traditions.

Your EXCEL MasterCard® Debit Card could open a new door for you this season. To find out more, visit priceless.com/holiday or call 770-441-9235.

November 1 – December 31, 2006.

THE PITFALLS OF 0% FINANCING



With today's auto loans, zero-percent financing can cost more than you think. Before you seal the deal on your next auto loan, you should know a few things about this special financing arrangement.

Zero Percent May Offer Fewer Choices

Usually, only certain models or brands qualify for special financing. Your choice may also be limited to the dealer's stock on hand, which means you might not get the color, style, or options you want. Unwanted options can drive the sticker price up 25% or more, lessening your ability to negotiate a better price on the new vehicle or for your trade-in.

Nothing's for Nothing

According to a Consumer Task Force for Automotive Issues survey, fewer than 10% of all applicants meet the strict credit criteria needed to qualify for the zero-percent rate. Those with less-than-perfect credit get bumped up to a higher-rate loan. Also, many loans require a shorter

payback term, making your monthly payments less manageable. You may even have to make a larger down payment and be subject to bigger prepayment penalties.

Make a Real Deal

Want to make the best deal? Take rebates instead of special financing, negotiate a good price, and then come to your credit union for financing. We offer competitive rates on new and used auto loans, and you can get pre-approved in minutes.

What can EXCEL FCU Offer

EXCEL offers some of the most competitive vehicle loan rates available anywhere. We offer 100% financing on all new vehicles. Terms available from 36 to 84 months, depending on the purchase price and model. On used vehicles we offer fixed rate financing for up to 100% of the loan value. Terms are available from 24 to 60 months, depending on model year. Financing your new or used vehicle will also be a smooth and worry-free experience.

Getting your loan pre-approved is also a great option so you'll know ahead of time how much car you can afford. So don't hesitate, log on to www.excelfcu.org or stop by one of our branches and apply today.

New Auto Financing: Car costs \$25,000

Loan Terms	36 Months		60 Months	
Rates	0% APR	EFCU 6.0% APR*	2.9% APR	EFCU 6.25% APR*
Cost of new car	\$25,000	\$25,000	\$25,000	\$25,000
Less dealer rebate	\$0	\$2,500	\$0	\$2,500
Amount to finance	\$25,000	\$22,500	\$25,000	\$22,500
Monthly payment	\$694.00	\$684.50	\$448.12	\$437.63
Total financing cost	\$25,000.00	\$24,641.96	\$26,886.96	\$26,257.47
EXCELFCU Savings		\$358.04		\$629.49

*APR=Annual Percentage Rate. Rates are current as of 9/30/2006, and are subject to change without notice. EXCEL FCU has a loan program that features a range of interest rates for consumer loans. The rates shown here are the lowest available.

THIRD QUARTER 2006 SHARE DIVIDENDS DECLARED

Amount	Dividend Rate	Annual Percentage Yield
\$100 – 999.99	.50	.50
\$1,000 – 2,499.99	.50	.50
\$2,500 – 4,999.99	1.00	1.00
\$5,000 and above	1.25	1.25

Calculation of dividends is based upon the Daily Computation Method.

Money Markets are currently returning between 2.50% (APY 2.53%) and 4.10% (APY 4.18%) depending upon the balance.

Current rate of return for the 1-Year Share Certificate (\$10,000 & Above) is 5.00% with an APY of 5.09%.





Federal Credit Union

www.excelfcu.org

Main Office

5070 Peachtree Industrial Blvd.
Norcross, GA 30071-1550
770-441-XCEL (9235)
1-888-441-XCEL (9235)
Fax: 770-582-3877

Branch Offices

Atlanta Federal Center

61 Forsyth St., Suite 8B-70
Atlanta, GA 30303
404-524-2780 • Fax: 404-524-3556

Peachtree Summit Building

401 W. Peachtree St., NE, Suite 250
Atlanta, GA 30308
404-523-1001 • Fax: 404-525-7461

Buckhead/Midtown

1718 Peachtree St., NW, Suite 153
Atlanta, GA 30309
404-881-6022 • Fax: 404-881-9806

MoneyLine (24 Hour Teller)

404-892-1844
1-800-222-1803

*All offices are open from
9:00 AM to 4:00 PM
Monday through Friday*

Holiday Closings

*EXCEL will be closed for business on
Thursday and Friday, November 24th and
25th in observance of Thanksgiving Day,
Monday, December 25th in observance of
Christmas Day and Monday, January 1st
in observance of New Years Day.*

ARE YOU READY FOR THE HOLIDAYS?

Excel wants to help you enjoy the Holidays with our
CHRISTMAS CLUB GIVEAWAY!!!

EXCEL FCU will be giving away a **\$25.00 Visa® gift card** every week at each of our branches during the months of October, November and December. Entering the drawing is very simple, all you have to do is open a New Christmas Club account and have ongoing deposits into your account or continue to deposit into your existing Christmas Club account.

Don't be left out in the cold, open your Christmas Club account now and systematically save for holiday expenses.

Go to our website at
www.excelfcu.org or call
your nearest branch for
more detailed information
on Christmas Club
accounts.



NEED TO SEND A GIFT BUT HAVE NO TIME TO SHOP?

EXCEL FCU has the perfect new feature on our **Bill Pay Service** for holidays and special occasions! The Gift Letter with Check* is the easiest, most convenient way to send gifts to anyone, any time and for any occasion.

This unique product combines the greeting card and check into a single gift solution. You select the special design, write



a personal message to your friend or loved one and complete the check online. Then we print it and mail it for you!

No Traffic...No Shopping...No Postage

TIME...WE JUST GAVE A LITTLE OF IT BACK.

For instant access, visit our website at **www.excelfcu.org**, click on NetBranch login, input your account number and PIN and click on Bill Pay. Follow the easy instructions to sign up for Bill Pay, if you don't already use this product or click on Bill Pay Demo to view all of the Gift Letter Checks that are available. If you don't have a **PIN**, please call 770-441-9235 for assistance.

*\$2.95 service fee per gift letter with check.