

EXCEL^{your} Life

4th Quarter
Winter 2008



Earn FREE Airfare

Our checking accounts offer FREE online banking and bill pay, plus FREE access to our new mobile banking service using your web-enabled phone.* Not only do we offer checking accounts with little or no fees, we also offer rewards for using your EXCEL debit card. For each dollar you spend and authorize with your signature, you earn one reward point! Here's a sampling of the rewards you could be earning with each swipe:

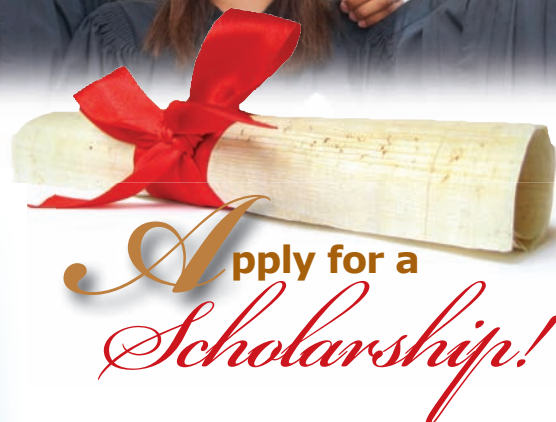
	Points Required**
Coby® Projection Clock Radio	3,500
Jabra Bluetooth® Headset	6,900
iPod® 1GB Shuffle™	13,900
Airline Ticket (within the U.S.)	20,000



Combine your points and earn your rewards even faster with an EXCEL VISA® credit card. Plus, family members can combine points too!

* Web access fees from your cellular provider may apply.

** Point levels required to earn prizes subject to change at any time without notice.



Excel Federal Credit Union recognizes the important role education plays in the delivery of quality financial products and services.

If you will be attending a college or university in the fall, you may be eligible to receive one of three \$1,000 scholarships awarded by EXCEL.

Applications may be submitted starting this month and must be postmarked no later than May 15, 2009. Visit our website for more details.



VISA® Credit Cards

We have low fixed-rate credit cards and no balance transfer fee. Open your accounts over the phone, or apply online at www.excelfcu.org.

Finance Loans With Us & Save Money!

5.00 1st Mortgage

Purchase a new home or refinance your first mortgage, pull CASH OUT, and you could reduce your monthly payment. Fixed rates as low as 5.00% (5.175% APR)*

3.90 Auto Loans

Finance, or refinance, 80% or less of a car's value and we'll take 1 point off our everyday low-rate loans. We're offering rates as low as 3.90% APR.*

3.25 Home Equity Line-of-Credit

Home Equity Line-of-Credit loans as low as PRIME!* As of December 17th, the Prime rate is 3.25%.*

6.80 2nd Mortgage

Second mortgages offered with fixed rates as low as 6.80%.*



Home equity loans and 2nd mortgages of \$10,000 or more receive up to \$1500 in closing costs.** Plus, because we're a credit union, pay no Georgia Intangible Tax Fee on first mortgages.

For 1st mortgages, call Credit Union Financial Services, at 770-506-7476.

For all other loans, call 770-441-9235 or 1-888-441-9235.

* All loans subject to credit approval. Rates based on credit worthiness, loan to value ratio, loan term, and for auto loans, age of the vehicle. Quoted rates accurate as of 12/17/2008 and subject to change without notice. Prime rate is a variable rate as published in the Wall Street Journal. These special offers do not apply to existing EXCEL loans. Other restrictions apply.

**2nd Mortgages and Home Equity Loans must remain open and active for two years or closing costs will be billed at payoff.

ANNUAL MEETING *of the Membership*

March 19, 2009

The Annual Meeting of the membership will be held on March 19, 2009 at the main office of Excel Federal Credit Union, 5070 Peachtree Industrial Boulevard, Norcross, GA. The business meeting will begin at 6:00 p.m.

There are seven Board positions open for election. The Board appointed nominating committee has nominated Moses Brown, Dorothy Bryant, Augustus Clay, Jr., Dallas Covington, Jack Ingram, Kenneth Newman and William Day, Jr. for the positions.

Mr. Moses Brown has been a board member for 14 years. Mr. Brown was employed by Equifax, then the new division, Choicepoint, for a combined 27+ years.

Ms. Dorothy Bryant has served the credit union on both credit committee and board member positions for over 42 years. She is retired from the Federal Energy Regulatory Commission.

Mr. Augustus Clay has been a board member for over 24 years and is retired from the Dept. of Housing and Urban Development.

Mr. Dallas Covington has over 35 years of service with the credit union, serving on both credit committee and board positions. He is retired from the Department of Labor.

Mr. Jack Ingram has been a board member for over 26 years. He is retired from the Federal Emergency Management Agency.

Mr. Kenneth Newman has served both as an internal auditor and as chairman of Excel's Supervisory Committee. He has served as a board member for over four years. He is retired from the Securities and Exchange Commission and he runs his own consulting firm.

Mr. William Day has been a board member for four years. He is retired from the U.S. Department of Commerce, Economic Development Administration.

Nominations may also be made by petition. To have a valid petition: (i) it must be signed by one percent of the current membership which is 140 members; (ii) each petition must include a statement of qualifications and brief biographical data on the person being nominated; and (iii) the person being nominated must sign an acknowledgement stating that, if elected, he/she is willing to serve. Petitions must be received at the main office of the Credit Union by February 2, 2009.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. The minimum age for voting is sixteen and the minimum age to hold office is eighteen.

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

 **www.excelfcu.org**

Holiday Closings:

Thursday, January 1, New Years Day
Monday, January 19, Martin Luther King, Jr. Day
Monday, February 16, President's Day

Fourth Quarter 2008 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	.75	.75

Calculation of dividends is based upon the Daily Computation Method.

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