

EXCEL^{your} Life

Summer 2007



Be a Positive Saver!

Many people don't realize that using your savings account like a checking account can wind up costing you money due to excessive withdrawal fees, or even closure due to federal regulation. The number of savings account withdrawals is limited to six pre-authorized or telephone funds transfers, including online transfers, to your other accounts or to third parties during any calendar month. If you don't already have a checking account with us, it's time to open one! Not only will it help you be a better saver, you may also qualify to earn rewards with a Platinum Checking Account MasterCard® Debit Card.

Tips to being a better saver:

- Set reachable goals for yourself.
- Write down a savings plan and keep it handy.
- Create both short- and long-term goals, and be specific!
- Share your savings goals with family members.
- Establish separate EXCEL Federal Credit Union savings and checking accounts.



Are You Teaching Your Children the Credit Union Way?

As a member of EXCEL Federal Credit Union, you have access to all the benefits we offer. And your children can enjoy the same advantages! We welcome immediate family members. Stop by your local branch this summer and get your kids their very own account with EXCEL Federal Credit Union!

CU Succeed for Teen Members

Does your teen need to learn how to balance a checkbook or finance a first car? CU Succeed is designed to assist teens with managing their money. We can help teens get a good start financially with a Credit Union CU Succeed Club account – an account made just for them! To find out more information about the CU Succeed program and CU Succeed Club accounts, check out our Web site at www.excelfcu.org or bring your teen along on your next visit!



Enjoy the Convenience of an EXCEL FCU Checking Account

With summer in full swing, you'll want easy access to your money. With an EXCEL checking account, you can write checks and transfer funds as often as you like without having to worry about the extra fees and limitations that can come along with a savings account. Plus, fees for our services are lower than most local area banks. Here's what you'll receive in your EXCEL FCU checking account:

- No per-check charges.
- Free online banking – check your balance from home!
- MasterCard® Debit Card with zero liability.
- Free online bill pay – no stamps required.
- 24-hour telephone account access.
- Overdraft protection, line-of-credit and courtesy pay options.

Be sure to establish an EXCEL checking account to pay for all things “summer” including vacations, cool treats, beach gear and other hot summer necessities. Contact a member

service representative to open and redirect your money to an EXCEL Federal Credit Union checking account today!



Is a Student Credit Card Right for Your Student?

College students sometimes fall prey to the easy credit available on campus. These cards often have high interest rates and fees. Start your college student off right by securing a credit card from EXCEL Federal Credit Union and help them avoid graduating with a pile of debt.

A student credit card:

- › Offers a low fixed rate.
- › Has a low credit limit to help keep students from charging too much.
- › Can be used wherever Visa® is accepted.

- › Is useful for emergencies.
- › Has no annual fee.
- › Can be monitored through NetBranch, our online banking system. Ask your member service representative for details.

Help ensure that your student earns a good credit score with a credit card from EXCEL FCU!



Go Green with eStatements



The small choices we make every day can add up to a greener future – and if that's not enough – making eco-friendly choices can actually save you money.

Choosing eStatements conserves paper, trees and the fuel that would've been used to deliver a paper statement. Other eStatement features:

- Accessible through NetBranch, our secure online banking portal.
- A periodic e-mail reminder message when your statement is ready for viewing.
- Includes the same information as your paper statement, and looks exactly the same!
- Safer than paper statements – no risk of mail fraud.



Ready to sign up? Simply go to www.excelcu.org and log on NetBranch using your member number and password and click on "online statements." If you've forgotten your password or don't have one, contact a member service representative at **770-441-9235** for quick assistance.

Looking for more ways to save? Online banking and direct deposit save trips to the credit union, and online bill pay saves you time and money on postage.

Save the Earth, One Click at a Time

Direct Deposit Offers Direct Benefits

With direct deposit, you can earmark funds for any number of accounts you have with EXCEL Federal Credit Union. Disbursing your direct deposit funds among multiple accounts can result in larger dividends and greater cash flow for you.



- Deposit a portion of your money into your EXCEL Federal Credit Union checking account and access your funds right away and as often as you like. You may qualify to earn ScoreCard® Rewards redeemable for travel and merchandise if you carry a Platinum Checking Debit Card.
- Continue depositing money into a savings or money market account to ensure you're saving for a rainy day!

Make life easier and save time by taking full advantage of direct deposit. No need to make a special trip to deposit money or move money between accounts. Contact a member service representative for assistance with direct deposit or to open a checking account today!



Regional Check Processing Changes Result in Faster Availability of Funds

Checks currently processed at the Federal Reserve Bank's Nashville branch office will be transferred to the Federal Reserve Bank of Atlanta beginning July 21, 2007. As a result of this change, checks that are drawn on and deposited at financial institutions located in the Nashville and Atlanta check processing regions that currently are non-local checks will become local checks, subject to faster availability schedules. Funds from local checks will be available on the second business day after the day of deposit. Funds from non-local checks will be available on the fifth business day after the day of the deposit. Routing numbers that will now become local for Atlanta begin with: 0640, 0641, 0642, 2640, 2641 and 2642.

First 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. Money Markets are currently returning between 3.00% (APY 3.04%) and 4.80% (APY 4.91%), depending upon the balance.

Current rate of return for the six-month Share Certificate (\$10,000 and above) is 5.20% with an APY of 5.30%.

Branch Listings:

Main Office. 770-441-9235
 Atlanta Federal Center 404-524-2780
 Peachtree Summit. 404-523-1001
 Buckhead/Midtown 404-881-6022
 MoneyLine (24 Hour Teller) 404-892-1844
 MoneyLine (Toll Free). 1-800-222-1803

www.excelcu.org

Holiday Closings:

EXCEL will be closed on Monday, Sept. 3, 2007 in observance of Labor Day.

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