



Is Your Baby All Grown Up?

Student loans now available through Excel!

Whether you need a little money to help pay some college expenses or you need a lot of money to cover the entire cost, CU Student loans can help get the money you need to pay for college.

Student loans are underwritten by CampusDoor and serviced by American Education Services (AES), one of the nation's largest student loan servicers.

CU Student H.E.L.P. loans offer

- Origination fees as low as 0%
- Competitive pricing as low as Prime* minus 0.7%
- Flexible loan amounts up to \$250,000
- Industry leading grace period of 12-months after graduation before payments begin (industry standard is 6 months)
- Affordable repayment periods up to 25 years
- No prepayment penalties
- .50% rate reduction for auto-debit

These are just some of the highlights – there are too many benefits to list here. For more information & to apply, visit our website or contact member services at 770-441-9235.

*Prime is a variable rate as published in The Wall Street Journal.

Introducing Identity Theft Resolution Services™

Powered by Identity Theft 911®

Identity theft is America's fastest growing crime and the number one consumer complaint seven years in a row.

That's why we've partnered with Identity Theft 911®, the nation's leader in identity management and fraud education. Should the need arise, we will provide our members with unlimited one-on-one access to a highly experienced fraud specialist. Whether you have a serious identity theft crisis or need to take preventive measures regarding a lost or stolen wallet, you don't need to struggle on your own.

For members with an EXCEL checking account we offer this service FREE.

If you don't have an EXCEL checking account yet, this is just one more reason you should! Call member services and establish an EXCEL checking account within minutes over the phone.

For more information about identity theft and how to avoid losing your identity, or to submit an online checking account application, visit www.excelfcu.org.



Earning Your Business

Would you like to find ways to improve your company's cash flow and make your life easier? At Excel, we've developed financial solutions designed specifically for the business community to do just that.

We provide a business checking account that pays dividends when average monthly balances are over \$5,000.

Along with a dividend earning checking account, EXCEL provides free online banking with access to business bill pay services, enabling you to pay up to twenty bills each month with no additional processing fees.

We also offer a low, fixed-rate VISA® business credit card with ScoreCard® rewards redeemable for travel and merchandise, merchant processing services at less than the standard rates, as well as competitively priced small business and commercial mortgage loans.

**Speak with a member service representative about your business today!
Call 770-441-9235 and select option "5" for our business services team.**

Mobile Banking Coming Soon...

True to our commitment to provide easy access, we have partnered with M-Shift, the premier provider of mobile banking services, to allow our members to use their web-enabled cell phone or PDA to manage their finances.



No matter where you are, with mobile banking you can connect with us and log on to NetBranch, our online banking system, to

- View account balances and available balances
- Transfer funds between EXCEL accounts and make EXCEL loan payments
- Access our FREE bill pay services and pay bills
- View bills that have been paid and those that are scheduled to be paid

If you have a cell phone, with *web-enabled services* from your wireless provider and a NetBranch password, you will soon be able to do all these things while you're out and about.



Technology – it's a beautiful thing!

Look for more details and instructions on how to use this FREE service coming soon...

Get More For Your Buck!

Rates for our term certificates have gone UP. Lock your savings in at a better rate now. The rates shown below are for term certificates of \$10,000 or more.

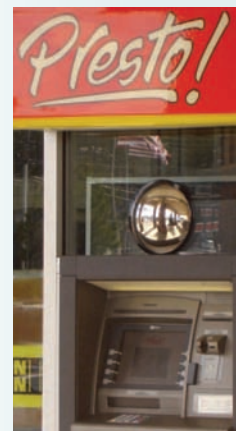
| Certificate Term* | RATE | APY** |
|-------------------|-------|-------|
| 180 Days | 2.50% | 2.52% |
| 1 Year | 3.10% | 3.14% |
| 2 Years | 3.20% | 3.24% |
| 3 Years | 3.25% | 3.29% |
| 4 Years | 3.30% | 3.34% |

*Other certificate rates and terms available. Minimum commitment of \$500 to qualify for a savings certificate. Early withdrawal will reduce earnings. Visit our website or speak with a member service representative for more details.
**APY (Annual Percentage Yield)

ATM Service Available Regionally, Nationally & Internationally!

We offer FREE ATM service for our members at any EXCEL ATM or the over 800 **Presto!** machines located outside Publix® Super Markets.

You can also access your money nationally & internationally at ATMs that display any of the logos shown below. The EXCEL service fee of \$1.00 will apply, plus any surcharge fee imposed by the terminal owner.



Need A Fresh Start?

If you have a "blip" in your credit history and are looking for a fresh start, call us!

Our New Start Checking Account is designed to assist people who are having difficulty re-establishing their credit.

Please keep in mind, this account is not for everyone; it does come with some restrictions and added expenses. We will work with you to determine whether this account is right for you, or we'll recommend other steps you can take to improve your credit score.

After all, that's what we're here for – to help our members.



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

🌐 **www.excelfcu.org**

Holiday Closings:

Monday, September 1, Labor Day

Monday, October 13, Columbus Day

Second Quarter 2008 Share Dividends Declared

| Amount | Dividend Rate | Annual Percentage Yield |
|-------------------|---------------|-------------------------|
| \$100-2,499.99 | .50 | .50 |
| \$2,500-4,999.99 | .75 | .75 |
| \$5,000 and above | .75 | .75 |

Calculation of dividends is based upon the Daily Computation Method.

Federally Insured by NCUA



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