

Greater Rewards Using EXCEL Debit & Credit Cards

Our MasterCard® debit card offers ScoreCard® Rewards for each dollar you spend and authorize with your signature good towards travel and merchandise (PIN-based transactions and cash withdrawals do not earn points).^{*} In addition to low-fixed rates, our VISA® credit cards offer the same reward-points-per-dollar that our debit cards provide. Debit and credit card points can be combined, plus family members in the same household can combine points as well, all adding-up to more savings and quicker rewards for you and your family.

^{*} applies to consumer debit cards only



Dare to Compare

It may seem like pocket change when comparing rates and fees amongst financial institutions, but over time small differences add up to big money. Excel checking accounts offer lower fees and cheaper options for add-on services such as overdraft protection. Plus, compare the earning power and unique features of our debit and credit card rewards program against those offered by others and you'll find, you earn more rewards faster with us.

Apply for EXCEL checking accounts, debit and credit cards using our quick and easy online applications or contact member services to apply over the phone!

Low or No-Fee Checking Account Options

- **Simply Checking** with no monthly fee, no minimum balance and no per check fees.
- **Platinum Checking** pays interest when daily balances are greater than \$2,500 and offers free checks (fees apply when balances fall below \$600).
- **CU Succeed Teen Checking** for teens ages 13 to 18 who qualify with an adult co-signer and offers no monthly fee, no minimum balance and no per check charges.
- **New Start Checking** for those who are working to re-establish their credit (some fees and restrictions apply).

Pay Your Bills Using Your Phone – Within Seconds!

Using your web-enabled cell phone, you can easily access our new mobile banking services to check balances, transfer money between EXCEL accounts and even pay bills, all while you're on the go.

Not only is mobile banking & bill pay quick and easy – it's also cheap! No checks or postage necessary.

If you haven't paid bills using our online or mobile services before, you'll need to be authorized to do so. Requests can be submitted via our website and we can have you up and running by the next business day.

For those who already use online banking and bill pay, access your accounts using your cell phone by visiting "mb.excelfcu.org".^{*}

Logging onto mobile banking requires the same member number and password used to access NetBranch, our online banking service, or MoneyLine, our automated phone service. If you don't have a password or would like to register for online banking, visit our website or contact member services.

^{*} Web service fees from your cellular service provider may apply.





2010 EXCEL Scholarships

Application Available Online

Three deserving students will receive \$1,000 scholarships from EXCEL this summer. Winners will be selected based on a number of factors, including academic achievement, community service and their response to the essay question "How will credit unions affect you and members of your generation?"

To ensure the judging is unbiased, applications will be submitted to a third party and the names of the candidates will not be included. Applications may be submitted beginning this month and must be postmarked no later than May 15, 2010 to be considered.

facebook

EXCEL has a new facebook page!

Facebook keeps members informed of what's going on at the credit union with updates like "Who won the EXCEL Scholarships?"

Find us on facebook by searching for "Excel Federal Credit Union".



ANNUAL MEETING MARCH 18, 2010

The Annual Meeting of the membership will be held on March 18, 2010 at the main office of Excel Federal Credit Union, 5070 Peachtree Industrial Boulevard, Norcross, GA. The business portion of the meeting will begin at 6:00 p.m.

There are four Board positions open for election. The Board appointed nominating committee has nominated Augustus Clay, Jr., Dallas Covington, Kenneth Newman and Jack Middleton for the positions.

- **Mr. Augustus Clay** has been a board member for over 25 years and is retired from the Department of Housing and Urban Development.
- **Mr. Dallas Covington** has over 36 years of service with the credit union, serving on both credit committee and board positions. He is retired from the Department of Labor.
- **Mr. Kenneth Newman** has served both as an internal auditor and as chairman of Excel's Supervisory Committee. He has served on the board for over five years. He is retired from the Securities and Exchange Commission and also retired from his own consulting firm.
- **Mr. Jack Middleton** was appointed in 2009 to fill the board seat of Dorothy Bryant, who resigned her position. He previously served as Excel's Supervisory Committee Chairman for several years and is President and CEO of Southern Motor Carriers Rate Conference.

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 1, 2010.

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.

Holiday Closings:

New Year's Day	Friday, January 1 st
Martin Luther King, Jr. Day	Monday, January 18 th
Presidents Day	Monday, February 15 th

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

www.excelcu.org

mb.excelcu.org



Federally Insured by NCUA

Fourth Quarter 2009 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	.50	.50

Calculation of dividends is based upon the Daily Computation Method.

This publication does not constitute legal, accounting or other professional advice. All rates and special offers are subject to change without notice. Restrictions may apply. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Images may be from one or more of these sources: ©Jupiterimages, ©Getty Images, ©iStock, ©PhotoSpin, ©Shutterstock.

