

EXCEL^{your} Life

2nd Quarter
Summer 2009

We Have Money to Lend

We may be able to lower your monthly payments on loans not currently financed by EXCEL.*

From credit cards, to auto loans, to home loans, to small business and commercial mortgage loans, we can provide the money you need with competitive rates. We offer fixed and variable rate loans. Our variable rate loans are tied to Prime, which is at an all-time low of 3.25%**



* may require a longer term.

**The Prime rate is a variable rate as published in *The Wall Street Journal*. Quoted rate accurate as of June 25, 2009 and subject to change without notice.

Win A FREE Airline Ticket

Don't pay annual fees and high rates for your credit card. Save money and earn travel & merchandise rewards by transferring your balances to an EXCEL card with a lower rate. There's no balance transfer fee plus, you may qualify for a card with no annual fee. Open a new EXCEL VISA® credit card, or transfer balances from other cards to your EXCEL card by September 30th, and you could win 20,000 reward points redeemable for a FREE airline ticket to anywhere within the 48 contiguous states.*

*New card accounts opened or balance transfers made after June 1st with outstanding balances of \$1,000 or more on September 30th qualify for an entry into our drawing. Other restrictions may apply. Speak with member services or visit our website for more details & official contest rules.



Loan Discounts and Gas Card Giveaways

Approved vehicle loans with 20% down receive 1 point off our regular loan rates. In addition to our great loan rates, receive a \$50 gas card when you finance your next loan of \$2,500 or more, between July 5th and September 30th, with EXCEL.***

***Loan approval and rates offered subject to credit quality, debt to income and loan to value ratios. Lowest rates require highest quality credit history. Minimum loan disbursement of \$2500 required to qualify for \$50 gas card. Loan must remain open for a minimum of 12 months or the \$50 will be billed at payoff. Limited time offer, while supplies last. Offer not applicable to existing EXCEL loans. Other restrictions may apply.

Congratulations Scholarship Winners

This year, we've introduced the EXCEL scholarship program to assist three students in reaching their higher education goals.

We received entries from many qualified candidates who will be attending college in the fall.

To ensure the judging was unbiased, the applications were submitted to a third party for official review and, the names of the candidates were not included. The winners were 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?



2009 EXCEL Scholarship Winners

Scholarship winners receive \$1,000 each.



Kelsey McDavid
Georgia Tech,
Class of 2012



Adam D. Liem
Georgia Tech,
Class of 2012



Asia Ellington
Georgia Tech,
Class of 2013

Ticket Discounts

EXCEL members are eligible to receive a special discount (\$20 or more) on select Falcons games. For more information and to receive your discount, visit our website.



Debit Card Conundrums

While you're reviewing your check card activity online, have you noticed some puzzling entries? Do you occasionally spot charges from a company you don't recognize? Or maybe you've noticed a \$1 transaction when you know you didn't buy anything for a dollar?

As you're verifying your debit card expenditures, keep in mind that retailers, such as gas stations and convenience stores, may have ownership under a different name and the entry will be listed as such. As for the \$1 transactions, these are what we call "temporary holds" made by the retailer to ensure your card is valid. Within a few days, the \$1 charge will be replaced with the full amount of your expense.

Since it's easier to remember what you bought yesterday than it is to remember what you purchased last month, reviewing your debit card activity online on a regular basis is the best way to verify charges. Checking your expenses every day is also the most effective way to reduce your liability in the event of a lost or stolen card.

To view your debit card activity online, use the same password you were assigned when you opened your account. Your EXCEL password is a "universal" password, used to access MoneyLine, our 24-hour, toll-free automated phone service, NetBranch, our online banking service, and mobile banking, our new remote access service at mb.excelfcu.org. If you don't have a password, speak with member services or simply use the online "new user/forgot password" link at the bottom of our website, below the NetBranch online banking login area.

For assistance tracking debit card expenses, EXCEL checking account members receive a FREE debit card holder and register. Ask for your free debit card holder the next time you visit a branch. *

*while supplies last.

Contact Information 770-441-9235

Outside Atlanta call **1-888-441-9235**

www.excelfcu.org

mb.excelfcu.org

Holiday Closings: Monday, September 7, Labor Day

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New Services for Business Owners

In addition to business checking, credit cards, business loans and commercial mortgage loans, we've added several new services to assist our business owners.

QuickBooks® Business Bill Pay MasterCard® Business Debit Card

Questions? Call 770-441-9235 and select option 5 for business services.



Show Me the EXCEL VISA Credit Card

While you're visiting our branches, be ready to show your EXCEL credit card at any given time between now and September 30th and you could receive a FREE gift.

Watch for the SHOW ME THE EXCEL CREDIT CARD sign that will go up on any given day, show us you're carrying your EXCEL Visa® credit card, and you'll be rewarded with a special prize!***

*** While supplies last. One gift per member with photo I.D.



Don't forget, you can now view your account activity, pay bills and move money between EXCEL accounts via our FREE mobile banking service at mb.excelfcu.org. **

**web access fees from your mobile provider may apply.



Second 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.

