

# PowerSource

Keeping Members Connected | Winter 2014



## President's Message

We plan to make some changes this year and we want you to join us in embracing change.

Our goal is to provide you with financial products, services, advice and tools to help you and your family live a better life. And to do that, we think life must be affordable.

Watch for the April edition of our PowerSource newsletter as well as online articles, where we will highlight the free products and services we offer and discuss changes to others, including reduced fees.

I challenge you to think of the credit union FIRST whether you are looking for a loan or to build savings. We will take the time to show how much we can save you; on an extended warranty or a better loan product. The more business our members give us the more we can give back to the members.

Let's make 2014 a great year!

*Emily M. James*

## "Get On The Grid"

### With Online Banking & CUe Deposit

Our convenience services are "always on" – meaning you can access your accounts remotely and make deposits.

#### Here's how:

**Online Banking With Free Alerts** – Our easy-to-use Online Banking feature can be accessed 24/7 from [www.georgiapowerfcu.org](http://www.georgiapowerfcu.org). You can:

- View Account History
- Transfer Funds Between Accounts
- Download Data To Quicken
- Pay Bills
- Set Up Free Account Alerts So You Avoid Overdrafts, Etc.

Now you can deposit your check immediately at any given time!



#### Mobile Banking And Remote Deposit –

Now you can access your accounts electronically using any smartphone or electronic device with Internet Access. Deposit checks electronically using [CUeDeposit](#).

## Earn Dividends With CU Power Checking!

Our [CU Power Checking](#) option gives you the opportunity to manage your money wherever life takes you. This premium service gives you dividends on deposits, so your money adds up more quickly.

The CU Power Checking Account includes:

- Earnings Up To 5.00% APY\*
- Make Deposits Using Your Smart Devices
- Pay Bills
- Transfer Between Accounts
- Four Free Service Center/In-Branch Transactions Per Year, Per Member

\*Annual Percentage Yield. The Annual Percentage Yield (APY) quoted is subject to change without notice. For daily balances from \$1,500 to \$24,999.99 a 1.00% APY applies, and for daily balances from \$25,000 to \$100,000 a .15% APY applies. You will not earn dividends on balances \$100,000 or greater.

FEEL THE POWER!



## We are proud to announce comprehensive identity theft protection you can count on

When it comes to protecting your identity, IdentitySecure® helps cover all the bases. This program provided by Trilegiant for Georgia Power FCU members helps you combat all the key methods thieves can use to take control of your good name and your credit for only \$8.95 a month...just pennies a day. From providing advanced safeguards against financial fraud...to giving you more control over your credit records...IdentitySecure gives you valuable fraud protection for your peace-of-mind...

### Take control of your credit with IdentitySecure!

- Monitor your credit
- Secure your information
- Maintain your identity
- Get personal assistance

Visit [Trilegiant's Identity Secure](#) to learn more about IdentitySecure!



## Invest In An IRA Today



Many Americans are afraid they won't have enough for retirement. At Georgia Power FCU, our goal is to help you reach your monetary goals so you can enjoy retirement when it arrives.

We offer the following [IRA products](#):

- **Traditional and Roth IRAs** – Invest and enjoy tax advantages
- **Coverdell Education Savings Accounts** – Set aside funds for college and enjoy the tax advantages
- **Accumulative IRAs** – Save a little each payday
- **IRA Certificates** – Earn a higher yield on your retirement investment

### Build Your IRA One Step At A Time

By dedicating a set amount each month to deposit into your IRA, you'll be building a foundation for you and your family's future that's safe and secure. Once you start an automatic savings plan into your IRA, you'll be saving automatically – and it adds up quickly.

### Learn More At Our Online IRA Service Center

Simply visit [www.georgiapowerfcu.org](http://www.georgiapowerfcu.org) or call 1-800-360-6362 to learn details on all our IRA offerings and to get started today.



## We've Earned 5 Stars!

### Bauer Financial Awards Highest Rating To Your Credit Union

[Bauer Financial](#) has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. All ratings are independent, and no financial institution can choose to be excluded or pay for a rating.

Georgia Power FCU is very pleased to have received this outstanding five-star rating as of December 2013, and we look forward to growing even stronger each year.

Congratulations to our staff, volunteers and members – without your continuing loyalty and support we would not have achieved this distinctive status.

### Holiday Closings

#### Good Friday

Friday, April 18, 2014

#### Memorial Day

Monday, May 26, 2014

Stay connected 24/7 with Mobile Banking, Internet Banking, CUeDeposit or visit us at [www.cuonthegrid.org](http://www.cuonthegrid.org) or on Facebook.

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**GEORGIA power**  
FEDERAL CREDIT UNION

where members come first

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