



Thrift Notes

SUMMER 2011 VOLUME 20, NUMBER 2

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Labor Day
Monday, September 5



LOANS – GOING “ALL IN”

In poker terminology going “all in” means being committed and dedicated. At the credit union going “all in” with lending means being committed and dedicated to providing loan products that help members. At the present time, we are highlighting three loan products that focus on going “all in” to help members.

- 1) 3.5% (APR) interest rate
 - For purchase of new and 1-year old cars and trucks.
 - Up to 5-year term.
 - While this is our best rate, available to better qualified borrowers, similarly attractive rates are available for lesser qualified borrowers.
- 2) Lower your existing credit union auto loan payments.
 - Auto loan must be at least one year old
 - The costs of a lot of things have been going up. Wouldn't you like the cost of your auto loan payment to go down?
- 3) Loans for any purpose
 - Signature loans, lines of credit, and VISA accounts are available in modest amounts that will allow borrowing for any productive purpose.

Please contact our loan officer for more information. Of course, loan applications are subject to approval and anyone should always borrow in a wise and prudent manner.

CASH AVAILABILITY DAYS CHANGE

The days that cash services are available are changing. Cash will be available to members three days each week instead of two. By the time you read this article, cash will be available an additional day – Monday. Accordingly, during the rest of July, cash services will be available on Mondays, Tuesdays and Fridays. Then on August 1st, there will be another change. Cash will be discontinued on Tuesdays with Wednesdays being added. That is, beginning August 1st, cash services will be available on Mondays, Wednesdays and Fridays.

Cash Available Days:
Mondays, Tuesdays, Fridays
June 27 – July 31
Mondays, Wednesdays, Fridays
starting August 1st

We hope you will find this increase in cash availability more convenient and useful.



CHANGE IN CASH DAYS

Effective June 27 Mondays will be an additional cash day.
Cash available Mondays, Tuesdays & Fridays.

Effective August 1 Cash will be available Mondays, Wednesdays & Fridays.

Cash will NOT be available on Tuesdays & Thursdays beginning August 1

Lobby Hours: Mon, Wed & Thur 7 am to 1:30 pm
(no change) Tue & Fri 7 am to 3 pm

THE EVIL WEASEL WINS . . . BUT NOT AT THE CREDIT UNION

The evil weasel is credit cards. For a long time the only thing people have wanted is a fair credit card, like the VISA card issued by the credit union. Instead, most other credit cards have high interest rates, shocking interest rate increases, a large variety of high fees and excessive limits that encouraged huge debts.

The credit card companies – the weasels – are happy with this arrangement. The weasels were happy to be fed from the peoples' wallets. The evil weasel is a winner!



The credit union is happy to issue VISA cards with fair terms to responsible borrowers. All of our VISA accounts have the same competitive interest rate. That is, no VISA account holder pays a shockingly high interest rate.

Credit union VISA accounts have fewer fees than most other cards. And, we do not encourage high limits. The thinking with modest limits is that smaller debts are better for members than big debts.

So don't let the weasel win. Don't feed the weasel. To avoid the weasel, look to the credit union for a fair VISA card.

The Thrift Credit Union

Since 1928

**FINANCIALLY STRONG
DEPOSITS FEDERALLY INSURED
MONEY AVAILABLE FOR LOANS**

MERGER PARTNER UPDATE

As planned, the summer months present a pause in our merger activity. Fortunately, there does not have to be any rush to finalize the project. More detailed information should be available in early autumn.

Address and Office Hours

We open early each weekday

1230 Peachtree St, NE
Suite 250
Atlanta, GA 30309

*Cash Services Available
Mondays, Tuesdays and
Fridays*

Monday, Wednesday &
Thursday
7:00 am to 1:30 pm

Tuesday and Friday
7:00 am to 3:00 pm

Phone Numbers
(404) 733-0640 or
888-THRIFT-2
Fax: (404) 733-0645

Thrift Line 24-Hour Teller
(404) 733-0650 or
1-866-433-0650

Thrift Online
www.thriftcu.org