



Advocate



Your Credit Union is Safe and Secure

To say these are trying economic times is an understatement. In the wake of the recent failures of some other financial institutions across the country, we at Coweta Cities & County Employees Federal Credit Union feel it is important for you to know that your credit union is safe, healthy and secure.

We Are Strong and Ready to Meet Your Needs

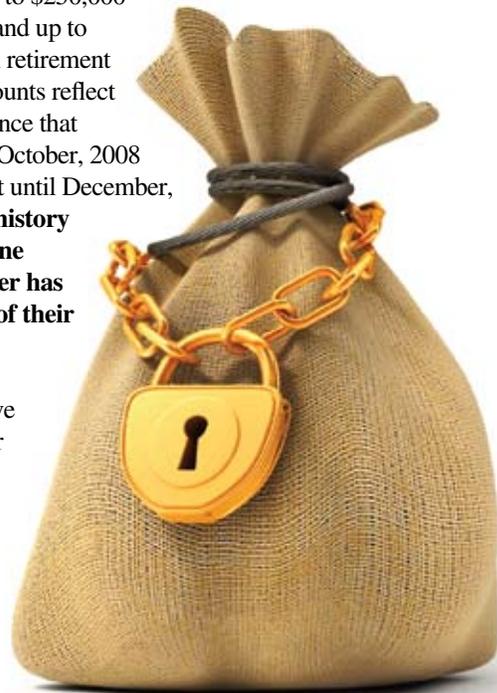
We have always followed conservative business practices that protect the best interests of our members. Like most other credit unions, we never made risky subprime loans that have gotten some other financial institutions into trouble. While many other institutions are cutting back on lending and reducing customers' credit lines, we have maintained healthy liquidity ratios so that we are well positioned to cover members' cash demands as well as their loan needs.

Your Savings is Safe with Coweta Cities & County Employees FCU

Just as the FDIC insures deposits in banks, the NCUA (National Credit Union Administration), a federal agency backed by the full faith and credit of the United States government, protects your savings at Coweta Cities & County Employees Federal Credit Union

with insurance of up to \$250,000 on general deposits and up to another \$250,000 on retirement accounts. These amounts reflect an increase in insurance that became effective in October, 2008 and remains in effect until December, 2009. **In the entire history of the NCUA, not one credit union member has lost a single penny of their insured savings.**

We are proud to serve you, and we take our commitment to you very seriously. You can rest assured that we are strong, secure and ready to serve our members.



Payroll Deduction The No-Excuse Way to Save

Do you usually begin a new year with a determination to save? Do you typically find yourself at the end of the year with a pile of excuses instead of a pile of money? This year, try the no-excuse way to save. Payroll deduction into your Coweta Cities & County Employees FCU savings account makes it easy to pay yourself first. You'll save without having to make that decision every month.

When you sign up for payroll deduction, you can authorize a monthly automatic transfer of an amount you choose to any of your Coweta Cities & County Employees FCU savings accounts, including:

- Holiday Savings Account
- Regular Share (Savings) Account
- Individual Retirement Account

For more information on opening a savings account or signing up for payroll deduction, call the credit union at (770) 253-2273.



Has Your Contact Information Changed?

Please help us keep your records at Coweta Cities & County Employees FCU current. If you have had a change to any of your contact information, please let us know. You can pick up a change of information form at the credit union, or we will mail or fax the form to you. Thank you for helping us keep our records up to date.



Ways to Save on Car Insurance

Are you looking for ways to watch your spending without giving up something you enjoy? What better place to start than your car insurance? Nobody wants to pay more than they have to for the insurance they need. Here are some ways to keep your auto insurance premiums down.

- **The make and model of your car matters.** Insurance will be higher for the sports car than it will be for a family sedan. Auto insurers have a rating system for every car make and model which factors in the cost of the vehicle, safety ratings and theft data. Cars are given a rating from 1 to 27. The higher the number, the higher your premium. If you are thinking of purchasing a car, consider having your insurance company give you a quote on several different makes and models.
- **Your credit score affects your insurance rate.** There are a host of reasons to guard your credit score carefully. Here's another: most insurance companies pull your credit report. They use your credit score to help determine your "insurance risk score." Keep your credit score up to keep your cost of insurance down.
- **Pay all at once and you may pay less.** Most insurance companies add "fractional premium" fees if you opt to make your payments twice a year, quarterly or monthly. If you can pay the entire amount once a year, you can usually save money and minimize your risk of having your insurance canceled due to a late payment.
- **Bad driving will cost you.** The industry standard is to raise your insurance premium by 40% of the company's base rate for your first at-fault accident. While some insurers offer a first-time accident forgiveness policy, the requirements to qualify vary greatly. Ask your agent to find out your insurance company's specific policy. Speeding tickets can also cause your premiums to rise.
- **Don't lend out your car.** If a friend has an accident while driving your car, you'll have to file a claim on your insurance. You'll be responsible for your deductible, and your rates will likely go up. You could also be in a position to be sued by an injured party in the accident if your friend is uninsured and the damage exceeds the limit of your policy. To protect yourself, it's best not to lend your car.

Source: "12 Secrets Your Car Insurers Won't Tell You" at MSNmoney.com.



COWETA CITIES & COUNTY
EMPLOYEES FEDERAL CREDIT UNION

53-A Jefferson Parkway
P. O. Box 71063
Newnan, GA 30271-1063

www.ccefcu.org

770-253-2273

770-253-4218 (fax)

e-mail: support@cowetacreditunion.com

HOURS OF OPERATION

Mon., Wed. & Thurs.: 9:30 a.m. to 5:30 p.m.

Tues. & Fri.: 8:00 a.m. to 5:30 p.m.

STAFF

Rebecca Lanyi
CEO/Manager

Marie Cauthen
COO/Asst. Manager

Judy Freeman
Customer Service Rep

Patrece Prescott
Loan Officer/Customer Service Rep

Kellie Riles
Loan Officer/Customer Service Rep

Barbara Schofield
Payment Services

BOARD OF DIRECTORS

Richard Barnes

Vincent Bass

Jerry Davis

Hattie Dunn

James T Ferrell

Sharon Quinn-Sherlock

Rodney Riggs

Kelvin Thompson

Robi Turner

Holiday Closings

Martin Luther King, Jr. Day
January 19

Presidents' Day
February 16



Get a Head Start on This Year's Christmas Cheer

If you haven't already opened a 2009 Christmas Club Account, now is the time. Start early so that you can enjoy all of the joy and none of the stress of this year's holiday season. For more information, call (770) 253-2273 today.