

# NOTES OF INTEREST

A Quarterly Publication of GEMC Federal Credit Union



April 2016

Vivian wanted to take a dream vacation, but needed a little help. That's when she gave the Credit Union a call.



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# Vivian Turner

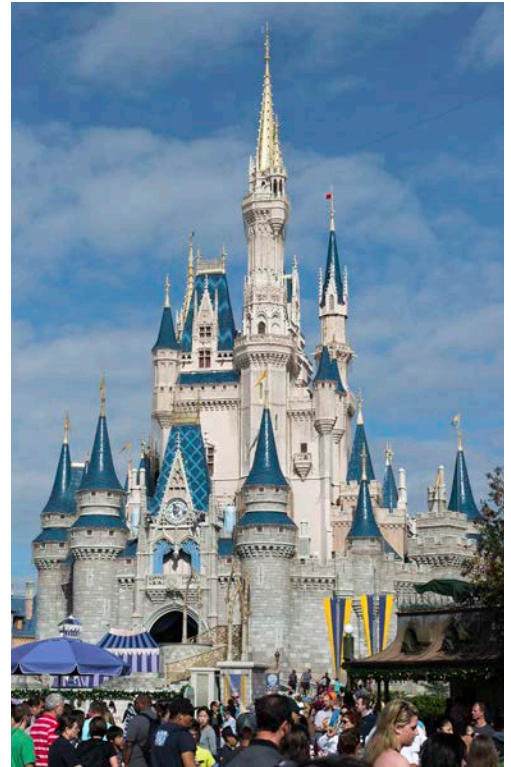
Vivian, her son, and his fiancé were planning a trip to Disney World. As she said, *“even with the best planning, a mishap here or there and something unexpected here started dipping into the vacation fund.”*

It occurred to Vivian that she could try to get a loan at the credit union. Vivian gave Jennifer a call and could not believe how quick and effortless the process was. *“It was so pleasant and effortless. The turnaround time was just mind blowing!”* Vivian said. *“Jennifer even gave tips on where to go in Disney and places to eat.”*

The vacation loan from the credit union enabled Vivian to take the trip and have a great time.

Vivian went on to explain why she enjoys being a member of the Credit Union so much. *“Here, you’re not just a number. I can’t go to a big bank and get that same kind of service. You know the employees here and there’s a face to the name. It’s like a family!”*

Lastly, we asked Vivian what the Credit Union could do better. Her answer, *“Don’t Change.”*  
Thank you Vivian!



## TIME FOR HOME IMPROVEMENTS



The Most Important Tool

Not In Your Toolbox

A Home Improvement

Loan From GEMC FCU

Loan qualification is based on an assessment of individual creditworthiness and our underwriting standards. All Credit Union loan programs, rates, forms and conditions are subject to change at any time without notice. Federally Insured by NCUA.

# DEBIT CARD UPDATES



In the upcoming months, our debit cards are receiving a bundle of updates. By the end of 2016, GEMC FCU will introduce EMV chip technology to our Visa Debit Cards. Like our credit cards, which already include the EMV chip technology, the new debit card will add a level of security for our members. The EMV technology will help reduce the likelihood of card fraud. These new cards will also come with a completely new look. Be on the look out later this year for your

updated debit cards. Your new card will be available once your current card expires.

## CardValet

Another update now available is the new **CardValet** mobile application. **CardValet** allows our members to have greater control over how they use their debit card. With **CardValet**, members can set spending limits, specify where the card can be used, and turn your card on or off. These are all great features that help combat fraud. Parents can also use these features on their children's debit cards to help teach good habits. Search for the **CardValet** app in the Apple App Store or Google Play Store.

## ALLPOINT SURCHARGE FREE ATM NETWORK

We are proud to announce another way the Credit Union is helping you afford life. The Credit Union has added the surcharge free **Allpoint** ATM Network to our already vast network of ATMs. What does this mean to you? It means that now you have more ATM options than ever before so you can avoid those nasty ATM fees. Some of the new locations

include the following stores:

- Target
- CVS
- Walgreens
- Kroger
- Bi Lo
- Harveys
- Flash Foods
- BP

Look For The Allpoint Logo



## Need Money For Next Semester ?

Let the **Smart Option Student Loan** from Sallie Mae help you cover the cost of school. Visit [www.gemc.org](http://www.gemc.org) to learn more.

♥ [lovemycreditunion.org](http://lovemycreditunion.org)

say hello to the Sprint Credit Union Member Discount.

Consumers Save

Businesses Save

10% or 15%

On select regularly priced Sprint monthly service.

Plus, waived activation & upgrade fees (up to \$36 in savings each).

### Learn more

- Call: 877.SAVE.4.CU
- Visit: [www.SprintStoreLocator.com](http://www.SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

### Be sure to mention this code for your discount

- Consumer: NACUC\_ZZM
- Business: NACUC\_ZDS\_ZZM

Credit union membership validation is required.

Sprint

LOVE MY CREDIT UNION REWARDS

# President's Letter

## Locations/Contact Information

### Main Office:

2100 East Exchange Place, Suite #101  
Tucker, GA 30084

### Phone numbers:

**(470) 514-3000**

**(888) 959-7132 - Outside Atlanta Only**

(770) 938-9221 - Fax

### Douglasville Office:

4040 Bankhead Highway

P.O. Box 1527 • Douglasville, GA 30133

(770) 949-3557

(770) 947-1857 - Fax

### Dallas Office:

120 GreyStone Power Blvd. • Dallas, GA  
30157

(770) 445-2800

(770) 445-4946 - Fax

Lost or Stolen VISA Credit Card:

(800) 299-9842

Lost or Stolen VISA Debit Card:

(800) 472-3272

Powerline Telephone Teller:

(888) 462-2844

## Credit Union Board of Directors

Matt Brinson, Planters EMC

Greg Ford, Georgia System

Operations Corp. Newly elected  
board member replacing Richard  
West, Retired

Julianna McConnell, The Preston  
Group

Kerry Sibley, Georgia Transmission  
Corp.

Joe Simpson, Excelsior EMC, Retired

Tony Tucker, Mitchell EMC

Tim Williams, GreyStone Power

Ray Miller, Board Emeritus

## Holiday Closings

May 30 - Memorial Day

July 4 - Independence  
Day

Cover Page power line photo credit:  
Georgia Transmission Corp.

Dear Member,

Wow! We are having a beautiful spring here in Georgia. I hope you and your family will have the opportunity to see the beautiful azaleas at Callaway Gardens or enjoy the daffodils at Gibbs Gardens. The promise of spring brightens the landscape and puts forth a vigor to shake the blues of winter.

The first few months of 2016 have been busy for us here at the Credit Union. We have been working on a lot of new projects to enhance your member experience with GEMC FCU. Later this year our website will be completely revamped. Navigation will be simplified, making it easier to connect with us. Live Chat will be available as well as direct links to our Facebook and Twitter pages, keeping you up-to-date on our Credit Union events and news.

**NEW** - We are very excited to announce that we have just made connectivity to a large ATM network of non-surcharge ATM's! The **ALLPOINT** Network, available at many local merchant locations, will give our members access to their CU accounts with the ability to make withdrawals from savings or checking with no surcharge fees. Surcharge fees are annoying and can really add up. **ALLPOINT** surcharge free ATM's are in areas of Georgia that were not available previously. **ALLPOINT** has over 5,000 ATM's in Georgia. Look for one near you to SAVE.

Thank you to our member Vivian for her kind words about the Credit Union and staff. We strive each day to exceed our members' expectations. I hope Vivian and her family spent quality time together and had an enjoyable and memorable vacation! We are here for Vivian and all of our members to achieve their dreams and afford life.

*Denise Swan*

*President, GEMC FCU*



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