

NOTES OF INTEREST

A Quarterly Publication of GEMC Federal Credit Union



HOLIDAY
DEBT

IS EVEN
TOGETHER

**TRANSFER YOUR UGLY
HOLIDAY DEBT AND PAY
0% APR* FOR 6 MONTHS**

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Holiday debt is even uglier than your worst Christmas sweater. Get rid of your ugly holiday debt by transferring it to a GEMC FCU Classic or Platinum Credit Card. We are offering a 0% APR* balance transfer rate for six months on our Visa Classic and Platinum cards.



GEMC FCU Visa Credit Cards offer:

- 🎄 No Balance Transfer Fees
- 🎄 No Cash Advance Fees
- 🎄 Added Security with new EMV Chip



Offer ends March 31, 2016.

*APR: Annual Percentage Rate. DETAILS OF THE GEMC FCU BALANCE TRANSFER PROMOTION: Promotional period: January 1 through March 31, 2016. Promotional rate for balance transfers on the GEMC FCU VISA Platinum card and GEMC FCU VISA Classic Card: 0% APR. The promotional rate will end six months after the first balance transfer within the promotional period. At the end of the promotional period, the APR for balance transfers will return to 8.9% for Platinum cards and 11.9% for Classic Cards. This promotion and its rates are only available for GEMC FCU Credit Card holders. The promotion does not apply to our Corporate, Business, or Secured Credit Card Programs. Federally Insured by NCUA.

CREDIT UNION REMINDER

ANNUAL MEETING

The GEMC Federal Credit Union Annual Meeting will take place on **Wednesday, March 23, 2016, 11:00 a.m.** at the **Healy Point Country Club in Macon, GA.** To attend please RSVP to mark.nofi@gemc.org or **470-514-3016.**

The Nominating Committee Members are:

Chair: Wayne Livingston, Diverse Power;
Scott Mozley, Oglethorpe Power; and
Tammy Harper, Irwin EMC.

The Nominating Committee Nominees are:

Matt Brinson, Planters EMC
Tim Williams, GreyStone Power Corp.
Greg Ford, Georgia Systems Operations Corp.

Additional nominations for the Board of Director vacancies must be made by a petition signed by a minimum of 100 GEMC FCU members and nominees must meet qualification requirements as set forth in the Credit Union Bylaws. All petitions are due to the Secretary of the Board of Directors no later than February 12, 2016. All petitions will be posted in the Credit Union offices for 40 days prior to the Annual Meeting.

When the number of nominees equals the number of positions to be filled, there will be no nominations from the floor during the annual meeting. In the case of multiple candidates running for one position, elections will be conducted by mail as set forth in the Credit Union Bylaws. If needed, ballots will be mailed to the entire membership 30 days before the Annual Meeting. All ballots must be returned to the Georgia Credit Union Affiliates no later than March 18, 2016.



TAX REFUNDS



As March starts to come around, many of us start to receive tax refunds. There is often a question of what to do with tax refunds, so here are a few options that will leave you feeling great about your decision.

Making upgrades to your home is one way to put your

tax refund to use. Making upgrades to your home can increase its value. Therefore, you can look at this as a smart investment.

Another wise choice is to help pay off debts with your tax refund. Added payments towards your debt will help pay it off faster, and in turn pay less interest.

Of course, you can always put your tax refund straight into your savings. For some, this can help build your emergency fund. For others, it is nice to just have something stashed away for a rainy day.

Member TESTIMONIAL

DANA FROM CARROLL EMC

One of our main goals at GEMC Federal Credit Union is to "Help Our Members Afford Life."

This can mean many different things, but to Dana of Carroll EMC, this means saving money on a car loan. Dana had purchased a car and decided to use dealer's financing.

During a conversation with our loan consultant Jennifer, Dana was informed that the Credit Union could refinance her car loan.

"The Credit Union said they could lower the interest rate, and that was great. What really made me want to refinance the loan is that I am saving over

\$3,500 in interest!"

By refinancing her loan with the Credit Union, Dana could also use payroll deduction to make her loan payments.

"Payroll deduction is such an easy way to make loan payments. They split the payment up over each pay period, so it makes the payments easier to budget" said Dana. "I am driving the same car, but now my payments are lower, thanks to the Credit Union!"

Not sure if the Credit Union can save you money? Give us a call so we can help you find ways to "Afford Life."

EMPLOYEE ANNIVERSARIES

The following employees celebrated milestone employment anniversaries in 2015. We thank them for their commitment and dedication to both the Credit Union and our members.

Nancy - 30 Years

Thom - 10 Years

Corrinda - 10 Years

Alma - 1 Year

Mike C. - 1 Year

Mike M. - 1 Year

Evan - 1 Year

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- Business: NACUC_ZDS_ZZM

Credit union membership validation is required.



President's Letter

Locations/Contact Information

Main Office:

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Tucker, GA 30084

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(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

Julianna McConnell, The Preston
Group

Ray Miller, Board Emeritus

Kerry Sibley, Georgia Transmission
Corp.

Joe Simpson, Excelsior EMC, Retired

Tony Tucker, Mitchell EMC

Richard West, Georgia EMC, Retired

Tim Williams, GreyStone Power

Holiday Closings

January 18 - Martin
Luther King Jr. Day

February 15 - Presidents'
Day

Cover Page power line photo credit:
Georgia Transmission Corp.

Happy New Year!

I hope all of you had a wonderful and productive 2015. As we move into 2016, it is nice to reflect on what we were able to accomplish in 2015. We have grown leaps and bounds all thanks to you. In the past year we were able to incorporate EMV technology into our credit cards to help make them more secure. We also released our official mobile app along with the ability to deposit checks from your phone. All of this is to help make everything as convenient as possible for you.

We were also able to give back to the community in some great ways. Thanks to the efforts of our staff and members, we raised over \$3,400 for the Children's Miracle Network! That is money that goes directly to helping the children's hospitals throughout Georgia.

The holidays are over, but we know some of that debt can linger around. That's why we are again offering our 0% APR VISA Balance Transfer program. This is a great program to help you usher in 2016 on the right foot by paying off your debt.

I would also like to thank Dana from Carroll for her testimonial and for using the Credit Union. We are here to help our members and this story is a true example of what we set out to do everyday. If you have any questions about how we can help you with a loan, just call 470-514-3000 ext. 1.

Lets see how together, we can make 2016 even better than 2015.

Denise Swan

President, GEMC FCU



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