

# NOTES OF INTEREST

A Quarterly Publication of GEMC Federal Credit Union



## This Summer, We're Fans of Our Members!

Find out how to win this Radio Flyer Tesla or a Misting Fan inside.

We're Fans of Our Members - pg. 2

Pinless Debit/ATM Notice - pg. 3

Preventing Fraud on Vacations - pg. 2

Our Chip Debit Cards are Here! - pg. 3



This summer, when you receive a loan from GEMC FCU during the month of July, you will be entered into a drawing for this **Misting Patio Fan!** That's not all; You will also be entered for a chance to win our grand prize drawing in December. The prize: a brand new **Radio**

**Flyer Tesla!** Apply for your loan online at [www.gemc.org](http://www.gemc.org) or call 470-514-3000 option 1.



### Contest Rules:

1. No purchase or consideration necessary to win.
2. Contest open to residents of the 48 contiguous United States who are age 18 and over.
3. Receive a loan between June and July from GEMC

- FCU and be entered into a drawing for a patio misting fan and a Radio Flyer Tesla. The misting fan winner will be chosen on August 5, 2016. The Radio Flyer Tesla Winner will be chosen on December 5, 2016. For members and non-members to enter, legibly write your full name, mailing address and daytime phone number on a 3"x5" index card and mail it in a stamped envelope to: We're Fans of Our Members, ATTN: GEMC FCU Marketing, 2100 East Exchange Place, Suite 101, Tucker, GA 30084.
4. Only one entry per envelope will be accepted. All entries must be received between June 1, 2016 and July 31, 2016. We are not responsible for illegible entries, entries lost or delivered late by the postal service.
  5. The winner of the August 5, 2016 drawing will receive a patio misting fan. A drawing for one grand prize winner will take place on December 5, 2016 for the Radio Flyer Tesla. All prizes must be claimed within 30 days or will be forfeited and awarded to an alternate winner.
  6. All prizes will be awarded.
  7. Odds of winning depend on the number of entries received.
  8. GEMC Federal Credit Union will not be held liable to any person for any personal injury, property damage or other loss, damage, injury or expense resulting from a winner's acceptance or use of a prize.
  9. Taxes on prizes, if any, are the winner's sole responsibility.
  10. Void where prohibited by law.
  11. Acceptance of the prize constitutes the winner's consent to use of his/her name and likeness in GEMC Federal Credit Union and GreyStone Power publications without further consideration to the winner.
  12. Employees of GEMC Federal Credit Union and their immediate family members are not eligible to win.

Summer travel plans can be something a family looks forward to for months. Whether you're going to the beach, the lake, or even a foreign country, it is always important to be protected. Fraud can strike at any moment. When traveling it is important to notify the Credit Union if you will be using your credit card or debit card outside of your normal spending area. This lets us know that your purchases are yours, not a fraudster. To let us know, call card services at **470-514-3000 option 5**.

If you have a debit card, there

is a great new mobile app called **Card Valet**. Card Valet allows you to control your debit card right from your phone. It gives you real time updates every time you use your debit card, and if you start to notice fraudulent charges being made you can simply freeze your card from your phone. You can download the app from the Apple Store or Google Play Store.

Over spending can be just as dangerous as fraud, and sticking to a budget can be tough, especially on vacation. Card Valet allows you to set limits on where you spend, how much you spend, and who can spend it. Enjoy your big trip, and don't let credit or debit card fraud ruin your summer vacation!



# NON-VISA PIN-LESS DEBIT TRANSACTION



Your Visa Debit Card may be used to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for

certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the VISA® and STAR networks.

The rights and protections applicable only to Visa debit transactions will not apply to transactions processed through non-Visa networks. This includes additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure.

Contact GEMC FCU with any questions regarding this notice.

## ATM Safety Notice:

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and night deposit facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when an ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at an ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious

at an ATM or night deposit facility, consider using another ATM or night deposit facility or come back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.

- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your Personal Identification Number (PIN) or code on your card.
- Report all crimes to law enforcement officials immediately.



## Our New Chip Debit Cards Are Here!

We are happy to announce that our chip debit cards are here. Beginning in July, we will start issuing members their new cards. You will receive your new debit card in the month that your current card expires. So if your card expires 08/20, you will receive your new card this August! Take a look at our new design below.



 [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.

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

July 4 - Independence  
Day

September 5 - Labor Day

Cover Page power line photo credit:  
Georgia Transmission Corp.

Dear Member,

The red Radio Flyer Tesla on our front page just shouts "SUMMER"! Any young boy or girl would be very excited to 'drive' the neighborhood in this hot mini version of the popular electric car.

Here at GEMC FCU our members are the BEST. My staff joins me in letting our members know that we are your biggest fans! And what better way to show our appreciation than to give away a misting fan?

Need some extra money for a pool? Or maybe it's time for your next car? Anytime you receive a loan from the Credit Union in July, you will be entered in to win. Any of our loan options will help get you into the drawing as well as be entered to win our grand prize drawing of the red Radio Flyer Tesla. The grand prize drawing will be held in December, a perfect gift from GEMC FCU! Watch our website for additional chances to win the red Tesla throughout 2016.

Security is always our top priority when it concerns your account activity here at GEMC FCU. We want each and every one of our members to feel protected. Credit and Debit card fraud have been occurring all over the United States. Our new EMV debit chip technology and Card Valet app are tools that can keep fraud at bay, keeping your accounts protected. Also, if you are traveling this summer, let us know. Travel usually means a change in normal spending patterns and may be interpreted as possible fraud. By alerting the Credit Union when traveling out of town or out of the country, we will do all we can to make your trip fraud free.

Are you always checking Facebook and tweeting on Twitter? Like us on Facebook and follow us on Twitter to keep in touch with Credit Union happenings. Post some of your vacation pics and tell us how you afford life as a member of GEMC FCU! Have a safe and happy summer.

*Denise Swan*

*President, GEMC FCU*

PRIVACY NOTICE: Federal Law requires us to tell you how we collect, share and protect your personal information. Our policy has not changed. You may review our Privacy Policy at [www.gemc.org](http://www.gemc.org) or we will mail you a copy. Call 470-514-3000.



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