

Your complete guide to new membership



We're here to make your transition to Coosa Valley Credit Union as stress-free as possible. This guide provides complete details about your transition to CVCU, accessing your accounts, and an overview of products and services.

Coosa Valley
CREDIT UNION

Experienced. Always Nearby. Anyone Can Join.

Our Principles

Organizational Background

In 1954 nine General Electric Employees recognized the need for a financial alternative and started our Credit Union. They believed in the simple philosophy of “People Helping People” which is the backbone of what the credit union movement is all about. Today, Coosa Valley Credit Union provides a full range of financial products and services to anyone who lives in the 13-county Coosa Valley area.

Our Purpose

Our purpose is to help people in our hometown live better financial lives.

Core Values

We treat you like family...

We treat you right

We are hometown people making hometown decisions

We go beyond what’s expected

We care...

We support our community

We will make things right

We want what’s best for you

We listen...

We are here for you

Life happens, we understand

Tell us your story

We win when you win...

We are in your corner

We earn your trust

We pay attention to detail

We are proud of who we are...

We are Team CVCU

Our faith is the cornerstone of who we are

We fiercely protect our reputation

Welcome to Coosa Valley Credit Union!

A Letter from the President/CEO

Dear Valued Member:



We are happy to report that the merger between Coosa Valley Credit Union and North Georgia Community Federal Credit Union is underway and will soon become one organization. This partnership will instantly provide you with a wide array of innovative loan, deposit, and investment solutions. You will also have access to seven full-service branches, including your current branch located in Ringgold at 25 Gateway Business Park Drive.

Our goal is to make the transition as smooth as possible. Your accounts will transfer into the Coosa Valley Credit Union accounts that most closely match the features and benefits of your existing NGCFCU accounts. We will complete the merger process, giving you full access to our branches, ATM Network, Online Banking, and financial services.

This guide provides valuable information about your existing accounts and the conversion process. However, if you still have questions, you can visit our website at www.mycvcu.org to learn about everything that Coosa Valley Credit Union has to offer or call 706.965.2422 to speak with a representative.

On behalf of our Board of Directors and the entire credit union team, I thank you for your support during the merger and welcome you to Coosa Valley Credit Union!

Sincerely,

Andy F. Harris

Andy F. Harris
President/CEO
Coosa Valley Credit Union

About the Upcoming Conversion

This comprehensive merger guide was designed to answer the most frequently asked questions about the merger and describe the changes to your accounts and services.

On or around May 4, 2018

- On or around May 4, 2018, you will receive your new Coosa Valley Credit Union Debit Card, your PIN will arrive in a separate mailer a couple of days later, if applicable.

Thursday, May 17, 2018

- Last day to use NGCFCU debit card.

Friday, May 18 - Monday, May 21, 2018

- Branch closing at 2 p.m. on Friday, May 18
- NGCFCU accounts will be converted to Coosa Valley Credit Union accounts during a system conversion.
- During this time, there may be an interruption of services including: online banking, telephone banking, debit card, ATMs, and bill pay. **Please be prepared to have alternate forms of payment (such as cash, credit cards, or debit card from another financial institution) available in the event debit cards and ATMs are inoperable.**

Monday, May 21, 2018

- The NGCFCU branch plans to be closed for system conversion.

Tuesday, May 22, 2018

- The NGCFCU branch, located in Ringgold at 25 Gateway Business Park Drive will open for business as Coosa Valley Credit Union.
- You will have access to all of Coosa Valley Credit Union's branches; please see our locations and hours of operation on page 10 of this guide.
- Coosa Valley Credit Union's E-banking, Mobile Banking, Bill Pay and Audio Response (Telephone Banking) will be available. See pages 8-9 for instructions.

Account Information

Account Numbers

Unless you receive a letter stating otherwise, all of your current NGCFCU member account numbers will not change.

Direct Deposit/Payroll Deductions & Automatic Transfers

- Any transfers, payments, or deposits currently using NGCFCU's routing & transit number should continue to work. There is no need to change the routing & transit number at this time. However, if you would like to begin using the CVCU routing number, you may do so once the conversion is complete. CVCU's routing & transit number is: 261171383.

Statements

- You will receive two NGCFCU statements in May, dated 4/30/18 & 5/18/18.
- Your Coosa Valley Credit Union account statements will have a different look.
- Going forward, if you have a checking account, or savings account with EFT activity, you will receive monthly statements beginning 5/31/18.
- All other accounts will receive a quarterly statement.

Products & Services Available May 22, 2018

Savings

- Share Savings Account
- Special Savings Account
- Coosa Valley Kids (ages 12 & under)
- Money Market Accounts
- Share Certificates
- IRA Accounts

Checking

- FREE Basic Checking
- Checking Plus
- Next Step Checking
- Business Accounts

Loans

- New, Used, & Refinanced Vehicle Loans
- Personal Loans
- Secured Loans
- Secured Visa® Credit Cards
- Mortgages
- HomeEquity Loans & Lines of Credit
- Business Loans
- Overdraft Protection
- Visa® Credit Card with Rewards

Other Services

- E-banking
- E-Bill Pay
- Mobile Banking
- Free Basic Checks
- Account Alerts
- Audio Response
- E-Statements
- Debit Cards
- Notary Service
- Guaranteed Automobile Protection (GAP)
- Route 66/Allied Solutions Warranty Program
- Loan Protection Insurance
- Money Orders

Products Transition

Checking Accounts

- Your NGCFCU Checking account(s) will transition into a Free Coosa Valley Credit Union Checking account.
- **In most cases, your account and routing numbers will remain the same (see page 5).**
- Any recurring payments should continue uninterrupted. Please verify this after May 19.
- You will receive a new Coosa Valley Credit Union Debit Card on or around May 4, 2018. The last day to use your NGCFCU Debit Card is May 17, 2018.
- **Remember to have alternate forms of payment available between May 18-21.**
- You may continue to use your NGCFCU checks until you run out. After that, you will need to order Coosa Valley Credit Union checks. Basic checks are provided free of charge. You may call us or visit our website to order checks. **If you order checks through a third party, please make sure you give them Coosa Valley Credit Union's routing number when ordering.**

Overdraft Options

Unforeseen expenses or miscalculating your account balance can cause you to overdraw your checking account. Our overdraft options allow us to pay items on your behalf, even when your checking account balance is at zero. We offer two overdraft protection options.

- Overdraft transfer from savings. There is a \$4 fee per transfer.
- Overdraft protection line of credit. There is a \$4 fee per transfer. Interest will be charged. Application and approval required.

Savings

- NGCFCU Savings will convert to a Coosa Valley Credit Union Savings Account. Dividends are credited monthly based on the average daily balance in your account.
- This account is free and requires a minimum balance of \$25.

Christmas Club

- NGCFCU Christmas Club will convert to a Coosa Valley Credit Union Special Savings Account.
- Dividends are paid monthly based on the average daily balance in your account. Account balance may be accessed anytime.

IRA Accounts

In order for your NGCFCU IRA account(s) to be transferred to a similar Coosa Valley Credit Union IRA product(s) and maintain the current tax deferred status, you will need to complete new IRA paperwork. You should have already received this paperwork in the mail. If you have not, please contact us at 706-235-8551.

Savings are federally insured by the National Credit Union Administration up to \$250,000.

Products Transition

Consumer Loans

- Your loans will not change; the rate, payment amount, and terms and conditions of your existing consumer loans will remain the same.
- New loans will be subject to Coosa Valley Credit Union rates, terms, and conditions.

Loan Payments

- If you currently have a loan with NGCFCU, your new Coosa Valley Credit Union correspondence and payment address will be:

Coosa Valley Credit Union
2010 Redmond Circle
Rome, GA 30165

Ways to Pay

1. By mail.
2. In person at any branch.
3. Transfer from your checking or savings account at CVCU.

Credit Report

Due to the merger, your existing NGCFCU loan(s) will be listed as "ACCOUNT TRANSFERRED OR SOLD" on your credit report. This credit report notice is for reporting purposes and has no impact on your credit score.

Credit Cards

- Coosa Valley Credit Union offers Visa® credit cards with low rates and great rewards. Visit www.mycvcu.org to learn more.

Vehicle Insurance

- If you currently have a vehicle loan with NGCFCU, please contact your insurance provider to update your lienholder/loss payee information to Coosa Valley Credit Union.

Coosa Valley Credit Union Insurance Tracking Center:
PO Box 924208
Fort Worth, TX 76124

Convenience Services

eServices

At Coosa Valley Credit Union, eServices are open 24/7 with CVCU's e-banking, Mobile Banking and Mobile Check Deposit. Get fast, free, and secure access to manage your accounts at your own convenience. e-banking is also your portal to many other convenient and FREE online services including: Account Alerts, e-bill Pay, e-Statements, e-Images.

How do I access e-banking?

Go to Coosa Valley Credit Union's website at www.mycvcu.org. On the home page in the upper right hand corner is the e-banking login.

Enter your NGCFCU account # as your username. The password will be the last 4 digits of your social security number. You will be prompted to create a new username, password, and security questions upon first login.

If you are not already enrolled in Online Banking, click "enroll now" and follow the prompts.

e- Bill Pay

e- Bill pay offers you the convenience of paying your bills when and how you want to. You can make one-time payments or set up recurring payments.

Accounts and recurring payments set up in NGCFCU Bill Pay will not transfer over to Coosa Valley Credit Union Bill Pay. You must sign on to Online Banking e-bill Pay and set up payees and payments. None of your NGCFCU bill pay history will migrate to your new Coosa Valley bill pay account. We suggest that you record all payees and bill payment information as well as Scheduled Payments from your NGCFCU bill pay so you can set them up easily after the conversion.

You will no longer be able to use NGCFCU Bill Pay after 2 p.m. on 5/18/2018. To avoid any possible late payments or lost payments, please do not schedule any payments with a payment date after May 10.

Convenience Services

Mobile Banking



Our mobile site and apps put the most popular features from E-banking right in the palm of your hand! The mobile site and apps are designed specifically for your iPhone®, Android®, or other Smartphone and are easy to navigate. Whether you want to check your balance, deposit a check, pay a bill, or transfer money between your accounts, managing your account has never been easier. For more information, please [click here](#).

Audio Response Telephone Banking

Coosa Valley Credit Union's automated Telephone Banking, or Audio Response, is easy and it's FREE. Using Audio Response and any touch-tone phone you can check account balances, transfer funds, see if a check has cleared, and much more!

To access Audio Response, call 706-235-2925.

To enroll, call the number above and follow the prompts. You will need your member number and social security number, and will be required to create a passcode.

e-Statements

Why wait for the mail every month to review your statement? eStatements are free, convenient, and secure. To sign up for e-Statements:

1. Log in to e-banking
2. Click on e-Statements Tab
3. Read and accept the Online Banking disclosure
Please be prepared to key in a valid email address.

Please note: none of your prior history (e-statements, cleared checks, transaction history) stored in online banking will be migrated into your new Coosa Valley Credit Union online banking account. You may want to save or print any e-statements, cleared checks, or other transaction history prior to the conversion.

Join the Conversation



Blog: www.mycvcu.org/news

Coosa Valley Credit Union

Branch Locations and Hours

2010 Redmond Circle Branch

2010 Redmond Circle Rome, GA 30165

[P] 706.235.8551 [F] 706.232.1797

1504 Dean Avenue Branch

1504 Dean Avenue Rome, GA 30161

[P] 706.292.0678 [F] 706.292.0681

1311 Dean Avenue Branch

1311 Dean Avenue Rome, GA 30161

[P] 706.802.0030 [F] 706.802.0047

Cartersville Branch

1149 North Tennessee St. Cartersville, GA 30120

[P] 770.382.7234 [F] 770.382.2406

Cedartown Branch

819 North Main St. Cedartown, GA 30125

[P] 770.748.4901 [F] 770.748.4629

Ringgold Branch

25 Gateway Business Park Dr. Ringgold, GA 30736

[P] 706.965.2422 [F] 706.965.6166

Rockmart Branch

1400 Chattahoochee Dr. Rockmart, GA 30153

[P] 770.684.7436 [F] 770.684.7036

ATMs

ATMs are available at all branch locations.

In addition, you can find ATMs at the following locations.

Rome:

- Armuchee Shopping Center, located at 3365 Martha Berry Highway
- East Rome Riverbend Shopping Center
- Redmond Regional Medical Center, near the cafeteria, 501 Redmond Rd., Rome, GA

Fort Oglethorpe:

- Cornerstone Medical Center, 100 Gross Crescent Circle, Fort Oglethorpe, GA 30742

Nationwide SUM ATMs

Coosa Valley Credit Union is part of the SUM ATM network. All transactions at these ATMS are surcharge-free! Visit <http://www.sum-atm.com/> to find a SUM ATM.

24-Hour Access

E-banking

www.mycvcu.org

Audio Response

706-235-2925

Mobile Banking Apps

Download apps on iTunes and Google Play

Hours

Drive-Thru Hours

Monday and Friday 8:30 AM - 6:00 PM

Tuesday - Thursday 8:30 AM - 5:00 PM

Lobby Hours

Monday and Friday 9:00 AM - 6:00 PM

Tuesday - Thursday 9:00 AM - 5:00 PM