

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

Vision

To be a self-sustaining, professional, competent, and caring member-owned financial institution that is recognized by consumers to be the preferred provider for financial services.

Core Values

Integrity

To maintain open, honest, and reliable communications while ensuring confidentiality.

Stewardship

To take responsibility, use proper judgment, and incorporate actions to ensure the overall soundness and viability of the organization.

Professionalism

To conduct ourselves in appearance, actions, attitude, and communication that emphasizes competence, commitment to learning, responsibility, initiative, efficiency, and cooperation.

Caring

To maintain attitudes that strive to be helpful, educational, and respectful to members, employees, and the residents and businesses in the communities we serve.

Innovation

To be forward thinking in the continuous development of ever better ways to provide security, convenience, and efficiency.

Mission

To become the primary financial institution of small businesses, organizations, and individuals in the communities we serve by offering exceptional service and value while maintaining financial stability.

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 Northwest Georgia 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 7 full-service branches, including your current branches located in Rome at 1307 Redmond Road and 1311 Dean Avenue.

Our goal is to make the transition as smooth as possible and provide you with uninterrupted service. Your accounts will transfer into the Coosa Valley Credit Union accounts that most closely match the features and benefits of your existing Northwest Georgia Credit Union accounts. Late in October, 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 706.235.8551 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 October 14, 2016

On or around October 14, 2016, you will receive your new Coosa Valley Credit Union Debit Card, followed by your PIN a couple of days later, if applicable.

Friday, October 21- Monday, October 24, 2016

- Northwest Georgia Credit Union's 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 available in the event debit cards and ATMs are inoperable.

Monday, October 24, 2016

- All Northwest Georgia Credit Union and Coosa Valley Credit Union branches plan to be closed for system conversion.

Tuesday, October 25, 2016

- The Northwest Georgia Credit Union branches, located in Rome at 1307 Redmond Road and 1311 Dean Avenue, 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 13 of this guide.
- Coosa Valley Credit Union's E-banking, Mobile Banking, and Audio Response (Telephone Banking) will be available.

Account Information

Account Numbers

In most cases, all of your current Northwest Georgia Credit Union member account numbers will not change.

Direct Deposit/Payroll Deductions & Automatic Transfers

- Your direct deposit should continue without interruption.
- Payroll allocations to your savings or checking accounts and/or loans should also continue without interruption.
- Any transfers, payments, or deposits currently using NWGACU's routing & transit number (261187173) should continue to work. There is no need to change the routing & transit number. 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

- Your Coosa Valley Credit Union account statements will have a different look.
- If you have a checking account, or savings account with EFT activity, you will receive monthly statements.
- All other accounts will receive a quarterly statement.

Products & Services Available October 25, 2016

Savings

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

Checking

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

Free Services

- E-banking
- E-Bill Pay

- Mobile Banking
- Free Basic Checks
- Account Alerts
- Audio Response
- E-Statements
- Debit Cards
- Notary Service

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

- Guaranteed Automobile Protection (GAP)
- Route 66/Allied Solutions Warranty Program
- Loan Protection Insurance
- Safe Deposit Boxes
- Money Orders

Products Transition

Checking Accounts

- Your NWGACU Checking account(s) will transition seamlessly 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 Oct. 24.
- You will receive a new Coosa Valley Credit Union Debit Card on or around October 14, 2016. You may continue to use your NWGACU Debit Card until 5 p.m. on October 21, 2016.
- **Remember to have alternate forms of payment available between Oct. 21-25.**
- You may continue to use your NWGACU 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 \$3 fee per transfer.
- Overdraft protection line of credit. There is a \$3 fee per transfer. Interest will be charged.

Savings

- NWGACU 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

- NWGACU 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

Your NWGACU IRA account(s) will automatically be transferred to a similar Coosa Valley Credit Union IRA product(s) and maintain the current tax deferred status. There is no need for you to complete any new IRA paperwork. Coosa Valley Credit Union will honor the setup of your current IRA arrangement and issue IRS Tax Forms to support its status. You will receive a separate amendment mailing.

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 established on or after October 24, 2016 will be subject to Coosa Valley Credit Union rates, terms, and conditions.

Loan Payments

- If you currently have a loan with NWGACU, 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.
4. Draft from your account at another financial institution.

Credit Report

Due to the merger, your existing NWGACU 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

- Your credit card will not be changing. Interest rates and due dates will remain the same. You'll see no change to your method of billing and will continue to make payments to the same billing address.
- Coosa Valley Credit Union offers Visa® credit cards with rates as low as 9.9%, and great rewards. Visit www.mycvcu.org to learn more.

Vehicle Insurance

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

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.

If you have an existing NWGACU username and password, please watch for updates and special instructions, as we are working to convert these systems.

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 NWGACU Bill Pay should transfer over to Coosa Valley Credit Union Bill Pay. Please login as soon as possible after the conversion to verify that any recurring payments are still setup properly.

You will no longer be able to use NWGACU Bill Pay after 2 p.m. on 10/21/2016. Please plan accordingly. All payments that are scheduled to be paid prior to this date will be withdrawn from your NWGACU account. All other scheduled payments will transfer to your Coosa Valley Credit Union account automatically. Please login as soon as possible after the conversion to verify that any scheduled payments are still setup properly in your new Coosa Valley Credit Union account.

Please record all payees and bill payment information as well as Scheduled Payments from your NWGACU bill pay so you can validate everything transferred over correctly.

Please note that, currently at NWGACU, ALL bill payments are debited from your account on the day payment is scheduled. After 10/21/2016, only **electronic payments** will clear your account on the day payment is scheduled to pay. Payments made by check will not clear your account until the payee has processed the check and it clears through the normal posting, just as if you wrote the check yourself.

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, transfer money between your accounts, or locate an ATM, 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.

If you are already enrolled at NWGACU, you should not re-enroll. Simply call the audio response number listed above and use your current NWGACU access information. Please note that the prompts are different. If you are not already enrolled, 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.

Quicken

Quicken Users – Please [click here](#) for important conversion instruction guides. Transactions must be downloaded prior to 5 p.m. Oct. 21, 2016.

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

Redmond Road Branch

1307 Redmond Road Rome, GA 30165

[P] 706.291.9290 [F] 706.235.4365

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

Rockmart Branch

1400 Chattahoochee Dr. Rockmart, Georgia 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:

- 303 Turner McCall Blvd., across from Floyd Medical Center
- Armuchee Shopping Center, located at 3365 Martha Berry Highway
- West Rome in the Gala Plaza near Wal-Mart
- East Rome Riverbend Shopping Center
- Redmond Regional Medical Center, near the cafeteria, 501 Redmond Rd., Rome, GA

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

Former NWGACU branches will continue the following hours until Dec. 31:

Drive-Thru Hours
Monday-Thursday 8 AM - 5 PM, Fridays until 6 PM

Lobby Hours
Monday-Thursday 9 AM - 5 PM, Fridays until 6 PM

Effective Jan. 1, former NWGACU branch hours will reflect all other locations hours, as follows.

All other locations:

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