

VOICE

Message from the CEO



We are very excited to announce that Coosa Valley Credit Union and North Georgia Community Federal Credit Union, located in Ringgold, GA, are merging. The merger became effective October 1, 2017, with system integration planned for May, 2018.

Under the merger agreement, Coosa Valley Credit Union will be the continuing credit union with total combined assets of \$335 million and 42,000 members. I am honored and excited to serve as President/CEO of the newly consolidated credit union.

This merger will bring greater value to the credit unions' collective members, employees and communities. Joining forces expands both credit unions' Georgia footprint, brings measureable economies of scale, and provides long-term growth opportunities. Joining forces with North Georgia Community Federal Credit Union will immediately expand our geographic presence and allow both credit unions to realize the significant efficiencies of a larger organization. Together, we will have the resources to make the right long-term infrastructure and technology investments and deliver more for our members. With our shared North Georgia roots, values and a commitment to serve our local communities, we will be able to offer the best possible service, products, pricing and convenience to our collective members. We have great respect for the North Georgia Community Federal Credit Union board, leadership and staff, and look forward to combining the best of each organization's strengths to grow and bring all our members an extraordinary banking experience.

Sincerely,

Andy F. Harris

Andy F. Harris
President/CEO

Upcoming Holiday Closings

Thanksgiving Day	Nov. 23
*Day after Thanksgiving	Nov. 24
<i>*Call center will be open 9 a.m. - 12 p.m.</i>	
Christmas Day	Dec. 25
New Year's Day	Jan. 1

New Car Loan Rates as low as
2.69% APR*



*Annual Percentage Rate. Rate based on creditworthiness and term. Eligibility requirements apply

FALL IN LOVE
with our rates

Let CVCU help you make the most of your money. With personal loan rates **as low as 8.49% APR***, what's not to love?

*Annual Percentage Rate. Rate based on creditworthiness and term. Eligibility requirements apply

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Click here for photos from community events, financial tips, contests, and more!

Tips for Safe Holiday Shopping Online

More and more holiday shopping is being done online each year. We all enjoy the ease, convenience, and abundance of choices that shopping online provides, but this is also a time of year where we see an increase in cyber criminals.

Here are some tips to avoid scams this holiday season:

- Familiarize yourself with the website. Everyone has heard of Amazon or the major retailer websites, so these are more likely to be secure. If the site is unfamiliar, research it before making purchases or entering any personal information.
- Shop at home. Shopping online in a public place, such as a coffee shop or airport, can be dangerous, even on a personal device. Hackers can tap into Wi-Fi connections at these hot spots and obtain your personal information. It's fine to browse while out and about, but save the purchase for when you're home, using your own secure connection.
- Know what's too good to be true. A common tactic by cyber criminals is using extremely low prices on popular items to lure potential victims. You may receive links to these kinds of sites via email or see them on social media sites.
- Pay with a credit card. Credit cards offer better protection against fraud than debit cards. A good rule of thumb is to have one credit card you use just for online purchases. This way, when you check your statements (and check them regularly), it is easy to see if there is any fraud on your accounts. If there is a suspicious online purchase on another credit card, for example, you can quickly see that it is fraud and get it checked out.
- Use strong passwords. Come up with passwords only you would know, with a variety of upper- and lowercase letters, numbers, and symbols. Never use your name as part of your password.
- Review your statements. Pay extra attention to your bank and credit card statements in the months before and after the holidays. Notify your financial institution or credit card company immediately to report any unfamiliar charges.

For more information on fighting fraud, visit <https://www.mycvcu.org/fraud>.