

# NOTES OF INTEREST

A Quarterly Publication of GEMC Federal Credit Union



April 2017

www.gemc.org



Matt and Savannah Found the Perfect Truck For Their Family Farm.

Then with GEMC Federal Credit Union, They Found the Perfect Rate!

## Refinance Your Car With GEMC Federal Credit Union

Accepting Applications for GEMC FCU  
Scholarship Program – Page 2

Power Your Card with The Card  
Valet App – Page 3

AllPoint Network Update– Page 2



# Cover Story

Matt and Savannah needed a truck to that fit their hard working lifestyle. Not just any truck would do. Matt needed a vehicle to help him with his cattle herding, landscaping, and farming. But Savannah wanted something they could fit the whole family in. They needed a truck that was strong, safe, and dependable but also spacious and practical. They found the perfect fit with a brand new Ford F350 Super Duty.

"Finding the right truck took time, so when we found an agreeable rate from the dealer we took it." Matt said. Then Savannah remembered that she was a member of a credit union through her work at the EMC. She contacted GEMC Federal Credit Union (GEMC FCU) and worked with them to find a better rate for her family truck. "We talked with Evan who worked with us to lower our rate. Once we agreed on new terms, the

credit union was in constant contact with me and the dealer to get the loan sorted out. The credit union was really there every step of the way." Said Savannah. "They work as hard as our truck."

All told, GEMC FCU was able to cut the rate of their loan nearly in half and save their family thousands over the life of the loan. "GEMC FCU really helped us cut down on the overhead of our farm." Said Matt. "I am really happy they were there for us."



## \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit [LoveMyCreditUnion.org/Sprint](https://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



## GEMC FCU SCHOLARSHIP PROGRAM

Attention all Credit Union Members, we are happy to announce that we are taking applications for our scholarship program. We started our program last year and it was a rousing success. We are excited to continue this great program and look forward to helping more bright young students achieve their dreams.

For members looking to enter, please click on the Scholarship Banner on the bottom right of

the homepage of our website ([www.gemc.org](https://www.gemc.org)). Applicants will be judged based on their previous scholastic achievements, participation in extracurriculars,

and on their letter of recommendation. We will be rewarding two recipients with a \$1000 scholarship to be used within a year at either a two-year or four-year accredited

college or university. Applicants or one of their immediate family members must be a GEMC FCU member. See application for further terms and conditions.



# Download The CardValet App Today!

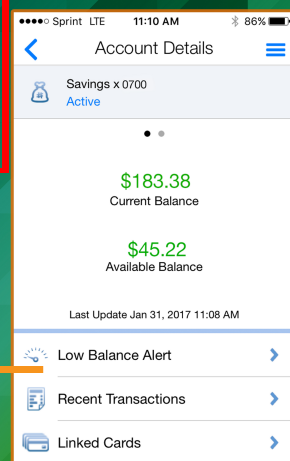
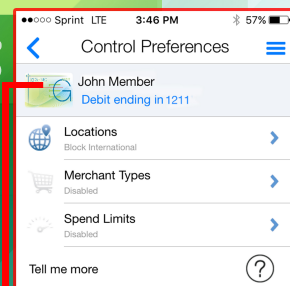
CardValet is a great app that offers you unprecedented levels of control over your debit card. Just download the app, put in your information, and you are now the master of your card.

With Card Valet you can:

- Set a budget for your card
- Limit the types of stores where your card can be used
- Set alerts
- Track recent transactions
- Check the balance on all of your accounts

The CardValet app is a great way to keep track of and manage your card, should it ever be out of your hands. Want to protect your card from international identity thieves? Turn off international spending. Want to give your son or daughter a card they can use on groceries and gas? Limit the card to work at only the stores you want them to shop at. Want to keep yourself from spending too much? Set a limit on your phone at the beginning of the night. It is your money, you decided how to spend it!

## Control Everything About Your Debit Card!



## WELCOME TO THE ALLPOINT NETWORK

GEMC FCU has joined the Allpoint Network, which means GEMC FCU customers/members now have access to America's largest surcharge-free ATM network, with some 55,000 surcharge-free ATMs worldwide.

This is in addition to GEMC FCU's already vast ATM network, which includes the branch ATMs, shared service centers, and convenient locations such as Publix and Harvey's Supermarkets. With The Allpoint Network, GEMC FCU members will never be far away from surcharge-free ATM access to their cash. Conveniently

located in destination retail outlets including major discount retailers, convenience, grocery and pharmacy stores, Allpoint Network ATMs save members of GEMC FCU time as well as ATM fees. Visit [www.gemc.org/hours-and-locations](http://www.gemc.org/hours-and-locations) to find an ATM near you.





Looking for a mortgage?  
Call the mortgage staff at  
**678-658-4466**

## CONTACT INFORMATION

[www.gemc.org](http://www.gemc.org)

Main Office:

**(470) 514-3000**

**(888) 959-7132 - Outside Atlanta Only**

Douglasville Office:

**(770) 949-3557**

Dallas Office:

**(770) 445-2800**

**Lost or Stolen VISA Credit Card:**

**800) 299-9842**

**Lost or Stolen VISA Debit Card:**

**(800) 472-3272**

**Powerline Telephone Teller:**

**(888) 462-2844**

**CUFS Mortgage**

**678-658-4466**

[www.cufs.org](http://www.cufs.org)

## CREDIT UNION BOARD OF DIRECTORS

**Matt Brinson**, Planters EMC

**Greg Ford**, Georgia Systems  
Operations Corp.

**Tim Martin**, Carroll EMC

**Kerry Sibley**, Georgia Transmission  
Corp.

**Robert Steele**, Cobb EMC

**Tony Tucker**, Mitchell EMC

**Tim Williams**, GreyStone Power

# President's Letter

Spring is here! We are looking forward to another beautiful and warm summer season in Georgia. It is an exciting time for the credit union. After all that we accomplished last year, we want to hit the ground running to accomplish even more in 2017.

We were so pleased to help Matt and Savannah refinance their truck. Being a part of the GEMC FCU family means that you should never have to over pay for your car loan. We thank them for reaching out and are happy we could help.

Last year, we were overwhelmed with all of the entries we had for our scholarship program. Knowing that our members have such bright future scholars at home reminds us that our future is in good hands. We hope to have even more entries this year and are excited to give scholarships to two deserving students.

As always, we are striving to make the GEMC FCU debit card the most versatile and useful card in your wallet. To that end, we have expanded our vast ATM network even further with the Allpoint network and super charged your control over your card with the CardValet app. The Allpoint network means that tens of thousands of ATMs are available for our members to use, so that you always have a convenient, surcharge free ATM around you wherever you go. And the CardValet app means that you can control your funds on the go.

Thank you to our members. Your support took us far in 2016 and will help us to grow in 2017.

**Denise Swan**

President, GEMC FCU

## Holiday Closings

Memorial Day, May 29th

Independence Day, July 4th



[twitter.com/GEMCFCU](https://twitter.com/GEMCFCU)

[facebook.com/GEMCFCU](https://facebook.com/GEMCFCU)

