

# Advocate



COWETA CITIES & COUNTY  
EMPLOYEES FEDERAL CREDIT UNION



## 2009 Could Be the Year of Auto Deals

With automakers struggling and consumer demand at a low, 2009 could be the year of the bargain for new and used cars. Companies are offering a host of incentives to lure buyers and combat low consumer confidence. If you are ready to buy, you may find dealers ready to make a deal.

Increase your bargaining power by coming to CCCEFCU for pre-approval. We'll help you determine what you can afford, and help you make the most of your money with a great low rate. Don't miss out on the opportunity, believing it is impossible to get a loan. CCCEFCU has money to lend to qualified members.

**Your rate could be as low as 5.0% APR\*!**

**For more information, call (770) 253-2273 today.**

*\*Annual Percentage Rate. Actual rate based on credit worthiness. All loans subject to credit approval.*



## Your Savings is Safe with CCCEFCU

In today's troubled economy, saving money is tough. Most people aren't ready to take any risks; instead, they want to make certain that what they are able to save is safe and secure. CCCEFCU has always provided that type of savings environment for our members. We offer competitive dividends; but more importantly, we offer the stability you can trust.



CCCEFCU's savings options, such as regular savings, certificate accounts and IRAs, offer a healthy return on your investment without the risk. Just as the FDIC insures deposits in banks, the NCUA (National Credit Union Administration), a federal agency backed by the full faith and credit of the United States government, protects your savings at CCCEFCU with insurance of up to \$250,000 on general deposits and up to another \$250,000 on retirement accounts. These amounts reflect an increase in insurance that became effective in October, 2008 and remains in effect until December, 2009. **In the entire history of the NCUA, not one credit union member has lost a single penny of their insured savings.**

As always, our uncompromising member-focus has kept us from making risky investments. Over the years, we have built relationships with our members, and we remain committed to meeting our members' financial needs. Amidst all of the uncertainty in the economy today, you can be sure that we are strong, secure and ready to serve you.

# Money-Saving Vacation Tips

Vacation season is approaching, but this year many families will seek to spend less for their summer fun. Vacations don't have to be extravagant to provide rest, family time and a break from the daily grind. Try these money-saving tips to make your summer vacation fun and affordable:

## 1 Planning Ahead

- Look for coupons. You can find coupons for lodging, food and attractions everywhere – online, in coupon books sold as fundraisers, in the paper, at convenience stores. Always read the fine print. Many Internet sites offer deep discounts, particularly when you can travel without much notice.
- If you are heading to an amusement park or other attraction, buy multi-day passes. The savings is substantial.
- Set a spending limit, and let the kids help make spending decisions. They can choose whether to eat in the room and have more money for souvenirs or enjoy that meal at a restaurant.
- You'll pay a lot more for ponchos in a park when it is pouring down rain than you will at the discount store at home. And bring your own stroller – you could pay \$7 to \$10 a day at many attractions.

## 2 Accomodations

- Ask for deals. With fewer people traveling, you may have the power to negotiate. As you make your reservations, always ask if there are any deals or discounts available.
- Consider two-star options. If you will only be in your room to sleep, opt for a less luxurious hotel. You can find clean, moderately priced hotels that can meet your needs and save you money.

## 3 Food

- Eat breakfast where kids eat free. Look for a hotel that offers a continental breakfast, or find a place where kids eat free.
- Eat a meal in your room. Choose to eat in for lunch or dinner. Make sandwiches or eat cereal for one or two meals a day, and enjoy one nice meal out.
- Bring your own snacks. Bring refillable water bottles and snacks with you. The prices you pay for a quick snack at attractions and even at convenience stores while traveling are steep and add up quickly.

## What to Do When Income Shrinks

Over the last year, many families have found their incomes shrinking from loss of jobs, salary reductions and wage freezes. Unfortunately, expenses don't disappear. So what do you do to make ends meet if your income shrinks? Take the following steps to help you establish a game plan.

- Prioritize your monthly expenses. Housing, food, transportation and insurance are musts. Make a list of what you can cut out for the present. Calculate how much you'll be able to save by giving up eating out, new clothes and entertainment expenses. Remind yourself that the cuts are only a temporary measure.
- Change your perspective. Think about every purchase. Ask yourself if you really need it. If the answer is "yes," wait two or three days and then see if your answer has changed. If you really need it and the purchase can't wait, bargain hunt. Look for coupons and sales. Retailers are often

offering deep discounts to attract buyers in the sluggish economy. Carefully considering every purchase will help you avoid getting deep into credit card debt through the tough times.

- Look for little ways to save. You may not be able to make huge cuts to your expenses, but little ones can add up. If you consistently make choices to save a little, you'll see big results.

Don't wait until you are in over your head. Begin making changes in spending habits quickly to help you keep afloat until the tide turns.



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### HOURS OF OPERATION

Mon., Wed. & Thurs.: 9:30 a.m. to 5:30 p.m.  
Tues. & Fri.: 8:00 a.m. to 5:30 p.m.

### STAFF

Rebecca Lanyi  
CEO/Manager

Marie Cauthen  
COO/Asst. Manager

Judy Freeman  
Customer Service Rep

Patrece Prescott  
Loan Officer/Customer Service Rep

Kellie Riles  
Loan Officer/Customer Service Rep

Barbara Schofield  
Payment Services

### BOARD OF DIRECTORS

Richard Barnes  
Vincent Bass

Jerry Davis  
Hattie Dunn

James T Ferrell  
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Rodney Riggs  
Kelvin Thompson  
Robi Turner

## Holiday Closings

Memorial Day May 25

Independence Day July 3

