



XCHANGE

EMORY ALLIANCE CREDIT UNION
NEWSLETTER | SUMMER | 2019

CLOSING DATES:

Independence Day
Thursday, July 4

Labor Day
Monday, September 2



DON'T LET SUMMER SINK YOUR SAVINGS GOALS

Summer Spending Tips

Everybody loves summer, right? School's out. Students are graduating. Friends are getting married. And everybody's thinking vacay! Trouble is, the costs for all that fun can add up and sink your savings goals in the process. The good news is that with a little planning, you and your family can enjoy all that summer has to offer, without busting your budget.

Consider these summer spending tips:

1. VISIT DURING THE OFF-SEASON

If you couldn't swing Thanksgiving in Arizona or Christmas in the tropics, summer's your time to visit. Destinations like these, that draw big crowds in winter, tend to slow down in the hotter summer months. If you can take the heat, you can snag some great deals during the off-season.

2. TRY CAMPING

If you stock up on all the newest gear, camping can be expensive. However, many outdoor retailers rent all the basic equipment you'll need for a

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SUMMER SPENDING TIPS *(Continued)*

campground getaway. Some even offer free workshops to show you the ropes of pitching a tent and using a cook stove. Take up fishing and save even more on meals while you enjoy the great outdoors.

3. MAKE IT A POTLUCK

Backyard barbeques are a summer staple, but when you're footing the bill for everybody's burgers, sides, drinks and desserts, the tab can run a little high. Next time you play host, ask each of your guests to bring something. Most people love to pitch in on a party, and even non-cooks can help by bringing things like soft drinks, ice and disposable dinnerware.

4. GIVE A FAMILY HEIRLOOM

If you'll be attending the wedding of a family member, think about putting together a cookbook of family recipes. Or perhaps it's time to pass on a family heirloom, such as a piece of jewelry.



5. BE FIRST ON THE REGISTRY

If you're not related to the happy couple, their online registry will let you know what gifts they'd really like to receive. But don't wait until the last minute to shop. The day before the wedding, the only "unclaimed" items on a registry are likely to be super-expensive items that only the rich uncle can afford.

Keeping tabs on your credit and debit cards just got easier.



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Set customized purchase controls to help manage spending



Shred Day/Food Drive

THANK YOU FOR MAKING IT A HUGE SUCCESS!

Emory Alliance Credit Union would like to thank everyone who participated and donated food at our Spring Shred Day/Food Drive! All donations collected went to the [Decatur Cooperative Ministry](#) to help families in need.

If you missed this one, don't worry! Come out to our Fall Shred Day/Food Drive where you can shred old documents and donate to a great cause. Please visit our website at emoryacu.com for details about our upcoming fall event. We hope to see you there!

CREDIT UNION STUDENT CHOICE SCHOLARSHIP RECIPIENT

Credit Union Student Choice, the Credit Union's education finance partner, provided Emory Alliance Credit Union the opportunity to present a \$1,000 non-renewable scholarship. Emory Alliance Credit Union in turn matched the \$1,000 and subsequently we were able to grant a \$2,000 scholarship to Sir D. Sir is currently studying Business Administration at Georgia Piedmont Technical College. He also co-leads peer groups at CHRIS 180's Drop-In Center, one of our local charitable organizations. Sir is well-liked by his peers and is always willing to pitch in and help others. He has a great sense of humor and loves working with data analytics in his spare time at the Drop-In Center. He is very dedicated to completing his educational program and was honored to receive this gift to help him achieve his goals.



Left to right: Kathy Colbenson, President & CEO, CHRIS 180; Sir D.; Chris Culberson, President & CEO, EACU; Tammie Zeigler, Vice President, Marketing & Retail, EACU

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EMORY
ALLIANCE
CREDIT UNION

emoryacu.com
404.329.6415

Main Office
1237 Clairmont Road
Decatur, GA 30030

Emory Midtown Branch
W.W. Orr Building
478 Peachtree Street, NE
Suite 101A
Atlanta, GA 30308

Saint Joseph's Branch
5671 Peachtree Dunwoody Rd.
Suite 150
Atlanta, GA 30342



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PLAN WISELY. YOU WON'T GET A DO-OVER.

A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act—there are no do-overs in retirement planning. Now is the time to consider developing a strategy that can help you work toward your financial goals. I specialize in providing comprehensive, objective financial guidance with the goal of maximizing every remaining moment of the retirement countdown.

Call today to learn more
or to schedule a consultation.



Mike Butts
LPL Financial Advisor
Located at: 1237 Clairmont Rd.
Decatur, GA 30030
404.486.4324 Office
404.486.4323 Fax
mike.butts@lpl.com

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