



**GEORGIA  
FEDERAL  
CREDIT  
UNION**

**888.493.GFCU**

**770.476.6400 (option #3)**

**gfcuonline.org • email@gfcuonline.org**

## Great Money Managers Make Great Employees

Georgia Federal Credit Union is here to help, with our free financial education seminars. Our representatives can be scheduled to come to your facility and present a program tailored just for your employees. We work with experts in various fields and can customize our programs to fit your audience.

Simply call your company's credit union representative to schedule your program today.

## Career Day Speaker Topics

### School/Student Group Presentations Also Available

Georgia Federal Credit Union also provides a free community speakers' bureau of topics suitable for school and student audiences. From Money Management 101 to Career Day speakers, GFCU offers interactive programs to educate youth in our community. Contact our Public Relations Department at 1-888-493-GFCU to schedule your school speaker in advance, as dates fill up fast!



### GFCU Corporate Office

6705 Sugarloaf Parkway  
Duluth, GA 30097

#### Athens

190 Gaines School Road  
Athens, GA 30605

#### Clarkston

500 N. Indian Creek Drive  
Clarkston, GA 30021

#### Conyers

1381 Milstead Avenue  
Conyers, GA 30012

#### Cumming

312 Canton Highway  
Cumming, GA 30040

#### Dalton

605 Calhoun Street  
Dalton, GA 30721

#### Dublin

2006 Veterans Boulevard  
Dublin, GA 31021

#### Gwinnett

2270 Satellite Boulevard  
Duluth, GA 30097

#### Lithonia

5173 Panola Industrial Boulevard  
Decatur, GA 30035

#### North Atlanta

4448 Tilly Mill Road  
Atlanta, GA 30360

#### Northlake

3840 LaVista Road  
Tucker, GA 30084

#### Stockbridge

105 North Park Trail  
Stockbridge, GA 30281

#### UGA

1710 S. Lumpkin Street  
Athens, GA 30606

E-Branch ..... (770) 476-6400, Option 3

#### MEMBERS Financial Services

(Financial planning and investments) ..... (770) 493-4328, Ext. 1208

Mortgage Loan Information ..... (770) 493-4328, Option 2

Car Buying Service ..... (770) 493-4328, Ext. 6834

#### Instant Access 24-Hour Telephone Teller

Metro Atlanta ... (770) 476-6400 Option 4 or 1 (888) 493-GFCU Option 4

#### Credit Union Service Center Locations Nationwide

(Limited transactions available — visit our Web site for locations) ..... cuservicecenter.com

: Georgia Federal Credit Union

: GFCUfan



3/10



National Credit Union Administration, a U.S. Government Agency — Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



# Learn @ Work

On-Site Financial Education Seminars



*Your financial partner for life.*



Seminar Topics



## 1. Basics of Money Management

### Where Does My Money Go?

- Identifying and Managing Needs vs. Wants
- Making a Realistic Spending Plan
- Tracking Spending to Plug Money Leaks
- Getting Ahead of Check-to-Check Living

## 2. Making Saving and Investing a Habit

### The Basics of Saving and Investing

- Finding Extra Money in Your Budget to Use Towards Savings
- Recognizing and Differentiating Various Saving Styles
- Understanding Your Risk Tolerance and Time Horizon Tools
- Basic Strategies for Retirement Investing

## 3. Checking 101

### Checking Account Management Basics

- Discovering Basic Checking Account Features
- Practicing Checkbook Register Management
- Tips for Wise ATM and Debit Card Usage
- The Laws and Rights That Protect Your Account

## 4. Understanding Credit

### Solving the Mystery of Credit Reports

- Obtaining Your Credit Report and Understanding the Three Bureaus
- Your Rights and Correcting Any Recognized Errors
- Unveiling Credit Scoring and How to Improve Your Score
- Building or Rebuilding Your Credit Rating

## 5. Car Buying with Confidence

### Drive Away Happy

- Determining New vs. Used, Leasing vs. Owning
- Checking Reliability on New and Used Cars
- Shopping for the Best Vehicle Loan Financing
- Using Your Credit Union's Car Buying Service

## 6. First-Time Home Buyer

### Make Your Home Ownership Dream a Reality

- Matching Your House Dreams with Affordability
- Understanding the Pros and Cons of Mortgage Options
- Home Buyer Process from Start to Closing
- Loan Pre-Approval, Inspection, Location Tips

## 7. Getting Out of Debt Faster

### Regaining Financial Control

- Finding Money in the Budget to Power-Pay Debts
- Creating a Debt Reduction Plan for Each Debt Type
- Understanding Your Rights with Collectors and Creditors
- Safe Alternatives to Bankruptcy

## 8. Preventing Identity Theft

### Protecting Your Identity, Credit and Money

- Why Protect Your Identity?
- How to Prevent Theft
- Protecting Yourself on the Web
- What the Government Is Doing to Help
- Defending Yourself in the Case of Identity Theft

## 9. Raising Money-Smart Kids

### Teaching Your Children Financial

#### Responsibility at Any Age

- Financial Literacy Needs for Each Age
- Using Your Life as a Real-World Money Tour
- Spend-Save-Give Allowances
- Encouraging Saving for Future Goals

## 10. Financial Services from Your Credit Union

### Discover What's in It for You

- How is a Credit Union Different from a Bank?
- Products and Services You Can Expect from a Credit Union
- Rate Comparisons
- How to Start Accessing Membership Benefits

## 11. Borrowing Basics

### The Basics of Lending

- Insurance Coverage Options
- Loan Options
- How Your Credit Report Is Used
- Comparing Offers

## 1. Long-Term Care

### Protect Your Health and Your Wealth

- Common Misconceptions
- What Are Your Options?
- Attributes of a Good Policy
- Factors to Consider

## 2. Life Insurance

### Providing for Your Loved Ones

- Term vs. Whole
- The Application Process
- What to Look for in Policies
- Determining How Much Coverage Is Necessary

## 3. Investment Fundamentals

### Invest in Your Future

- Investment Approaches
- Investment Strategies
- Stocks, Bonds, Mutual Funds, Annuities

## 4. Retire with Confidence

### Plan Today for Meeting Your Goals Tomorrow

- How Do I Get the Most from My Pension and Social Security?
- How Should I Invest to Generate Income during My Retirement?
- How Can I Make Sure That I Meet My Health Care Needs?
- What Sources of Income Should I Draw Upon and When?

## 5. Retirement

### Will Your Retirement Years Be Golden?

- Retirement Questions
- Calculating the Cost
- Sources of Retirement Income
- Retirement Timing

## 6. Retirement Investment Strategies

### Will You Outlive Your Retirement Income?

- Taxes, Inflation
- Investment Portfolio Management
- Outliving Your Retirement Income
- Typical Retirement Dilemmas

## 7. Retirement Plan Distributions

### Will Your Money Keep Working When You Retire?

- Critical Decisions
- Distribution Methods
- Tax Alternatives
- Investment Options

## 8. Income for Life

### Plan for a Bright Retirement

- Annuities Offer Creative Solutions
- Financial Challenges
- Four Important Questions
- The Annuity