



# MONEY CONNECTION

COCA-COLA CREDIT UNION'S FALL 2023 NEWSLETTER

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## Certificate Special

*Pick your Term*

*Limited  
Time  
Only!*

# 6.11%

APY\*

7, 11, 15 & 19-MONTH TERMS AVAILABLE



## WE HAVE THE RATE, YOU PICK THE TERM!

Our Certificate Special lets you get flexible with your money! Earn interest at **6.11% APY\*** for as little as a 7-month commitment! Choose your own path to financial freedom.

Open your Certificate online by visiting our website at [creditunion.coca-cola.com/certificate/](https://creditunion.coca-cola.com/certificate/) or scan the QR Code to apply now!

\*APY = Annual Percentage Yield. See website for details.



*Your Money, Your Choice, Your Term*



# WE ARE THRILLED TO ANNOUNCE...

## COCA-COLA CREDIT UNION'S REFRESHED BRAND & MISSION

**WHO WE ARE** COCA-COLA CREDIT UNION

**PURPOSE** CREATED BY YOU. FOR YOU.

### MISSION

#### AT COCA-COLA CREDIT UNION, OUR MISSION IS SIMPLE:

To empower our members through financial services that prioritize convenience, security, and savings. Everything we do is for you...our valued member.

Our purpose is clear – to be the financial institution of choice for Coca-Cola associates, alumni, and their family members, making a meaningful difference in their lives and serving as a catalyst for their financial success.

### HOW WE DO IT

#### CREATING CONNECTIONS

We exist to foster a networked and integrated community among Coca-Cola associates, offering inclusive and accessible products and services that promote financial well-being for all.

#### DIGITALLY INNOVATING

We are committed to harnessing the power of digital innovation in order to provide tailored solutions and exceptional user experiences, no matter how you choose to bank with us.

#### QUALITY SERVICE

With a future-focused mindset and a commitment to delivering an original and authentic expression of what Coca-Cola is to our members, we continually strive to exceed expectations and be at the forefront of financial excellence.



On Thursday, October 19, 2023, Coca-Cola Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union Day. International Credit Union Day (ICU Day) exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

Since its inception in 1948, International Credit Union Day has been celebrated through outreach, volunteering, fundraising and other activities. In 2023, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating members all over the world.



# WORMGPT

## YOU'VE LIKELY HEARD OF THE VIRAL AI SENSATION CHATGPT...

It's a chatbox with a variety of uses, including answering questions, creating trip itineraries, developing emails, etc. Some companies have even invested in their own versions for employees to use for job related responsibilities. While these versions of ChatGPT are regulated with safeguards to prevent malicious use, a new AI model has been unleashed specifically designed to generate malicious content.

According to SlashNext's article on this matter, WormGPT, the malicious AI module based on the GPTJ language model, boasts a range of features, including unlimited character support, chat memory retention, and code formatting capabilities. SlashNext conducted tests centered around Business Email Compromise (BEC) attacks, and the results were jarring. WormGPT was able to create convincing, even persuasive, emails for phishing attacks. This AI is able to create content with exceptional grammar, meaning phishing attacks are becoming harder to spot. The accessibility of this tool enables its use with a larger range of attackers, including cybercriminals with limited technology & coding abilities.

**Now more than ever it's crucial to be vigilant in protecting your personal data in this new era of cyberattacks. SlashNext recommends the following precautions:**

**BEC-Specific Training:** Companies should develop extensive, regularly updated training programs aimed at countering BEC attacks, especially those enhanced by AI. Such programs should educate employees on the nature of BEC threats, how AI is used to augment them, and the tactics employed by attackers. This training should also be incorporated as a continuous aspect of employee professional development.

**Enhanced Email Verification Measures:** To fortify against AI-driven BEC attacks, organizations should enforce stringent email verification processes. These include implementing systems that automatically alert when emails originating outside the organization impersonate internal executives or vendors, and using email systems that flag messages containing specific keywords linked to BEC attacks like "urgent", "sensitive", or "wire transfer". Such measures ensure that potentially malicious emails are subjected to thorough examination before any action is taken.

**Coca-Cola Credit Union is dedicated to our members' safety.**

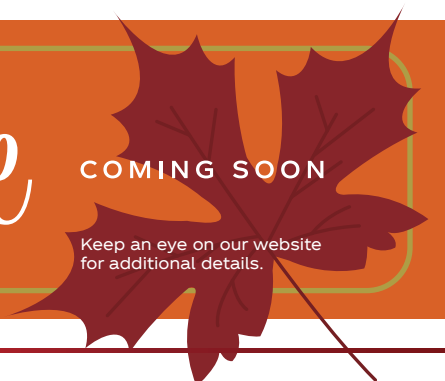
If there are any questions about account activity, suspicious emails, or requests for information please contact [creditunion@coca-cola.com](mailto:creditunion@coca-cola.com) or call **404-676-2586** to speak with a representative.



# Fall Car Sale

COMING SOON

Keep an eye on our website for additional details.





# CONTACT US

## MAILING ADDRESS

Coca-Cola Credit Union  
P.O. Box 1734  
Atlanta, GA 30301

## BRANCH LOCATION

Atlanta Office Complex  
One Coca-Cola Plaza NW  
Atlanta, GA 30313

## HOURS OF BRANCH OPERATION

Atlanta Office Complex  
Financial Solutions Center - USA 1  
Monday - Friday  
9 a.m. to 4 p.m. EST

## MEMBER SERVICE

Monday - Saturday  
8 a.m. to 8 p.m. ET  
(877) 277-2586 toll free outside metro Atlanta  
(404) 676-2586 within metro Atlanta

## CONTACT BY FAX

Member Services: (404) 676-8894  
Lending: (404) 676-1107  
Finance: (404) 515-5864

## SERVICES

CU Wealth Management: (404) 515-3079  
CU Mortgage Services: (404) 676-2586  
CU Car Buying Service: (404) 515-2689  
CU Member Services: (404) 676-2586

## INTERNET ACCESS

Website: [creditunion.coca-cola.com](http://creditunion.coca-cola.com)  
Email: [creditunion@coca-cola.com](mailto:creditunion@coca-cola.com)

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by NCUA



## WE WERE BUSY THIS SUMMER...

Over the summer we held our first Summer Series, a 3-part event designed to showcase key financial services provided by the Credit Union. Representatives from our Car Buying Service, Wealth Management Team, and Lending Team were all put under the spotlight so that associates could gain invaluable insight on each departments' offerings. A remarkable summer of learning and connection, our Summer Series embodied our dedication to our members' financial success.

Follow **Coca-Cola Credit Union** on **Facebook** and **LinkedIn** to see our past events & learn about our upcoming events!

# HOLIDAY CLUB DISBURSEMENT

Holiday Club Account balances will be available for transfer to your designated share account on or around October 31st 2023, after which the account will remain open. Start planning for next year's holiday season expenses by making a Holiday Club Account a regular part of your savings program.

For details, contact our Member Services Department at **404-676-2586** or visit us online at **[creditunion.coca-cola.com](http://creditunion.coca-cola.com)**.

# BULLETIN BOARD

## WE'LL BE CLOSED...

**Monday, October 9**  
Columbus Day

**Monday, December 25**  
Christmas

**Thursday, November 23**  
**& Friday, November 24**  
Thanksgiving

**Monday, January 1st**  
New Year's Day

\*Dates above subject to change