A Message from the President

Thank you for your continued membership at Coca-Cola Credit Union. Our goals every day are to meet your financial needs with products and services that improve your life and save you money.

2015 was certainly a year of transformation and changes. We promised you that we would continue to make enhancements to our culture, invest in our people, improve our infrastructure and expand our technology. I am pleased to announce some of the following improvements we implemented in 2015:

- Mobile Banking
- Remote Deposit Capture
- Person to person transfers
- Account aggregation technology
- Brand refresh
- Improved electronic bill pay
- Added Insurance products
- Electronic payment functionality
- Fresh start program
- New Financial Solutions Center
- New USA 3 Administration Center
- Chip card technology
- Process improvement

Although we have accomplished much, we are relentless in the process of improving our infrastructure to enhance our members’ experience.

For 2016 we will develop a service distribution strategy that improves convenience. As part of this effort, we will be examining upgrading our core computer system to enrich member experience and to make it easier to do business with us.

We know we can’t predict the future, but if we stay true to the Credit Union’s mission and vision, we will continue to be a successful organization. We are proud of the Coca-Cola Credit Union team and what we have accomplished. Our future continues to be bright and our story continues to be told, one member at a time.

We exist because of you and appreciate your loyalty and support. On behalf of the Board of Directors, the Management Team and our outstanding Staff, we are honored to have the privilege of serving you.

Thank you,

Rob Hatefi, CCE
President/CEO

Coming soon - Our Mobile Banking App to make it easier for you to access your accounts anytime, anywhere!
9 questions you should ask about your insurance needs

1. **Married or divorced?**
   Make sure your spouse has been added to (or removed from) your home and auto insurance policies. Make appropriate changes to your life insurance beneficiary designation.

2. **Had a baby or adopted a child?**
   Add the new family member to your health insurance policy and consider increasing life insurance coverage.

3. **Remodeled or renovated your home?**
   Report the changes to your insurance agent to ensure your homeowner’s policy is adequate to cover your home’s replacement value.

4. **Started a home business?**
   Ask about the possible need for increased liability coverage should a customer be injured on your property.

5. **Purchased expensive jewelry, art, antiques or collectibles?**
   Homeowner’s insurance generally covers only a limited amount — typically less than $2,500 — for such items. Find out if you need to buy additional coverage.

6. **Rented a new apartment?**
   Protect your possessions with renter’s insurance.

7. **Significantly increased your income and/or net worth?**
   Consider umbrella liability insurance, which provides additional protection over and above your auto and homeowner’s liability coverage.

8. **Purchased a second home, recreational vehicle or boat?**
   Check with your insurance agent about multi-policy discounts to which you may be entitled.

9. ** Reached age 55?**
   Ask your insurance agent about local or online mature driver safety courses. Successfully completing a course may mean a discount of up to 10 percent on your auto insurance.

For a complete insurance review, please contact a Member Service Representative via email at creditunion@coca-cola.com, or call (404)-676-2586 within metro Atlanta, or toll free (877)-277-2586 outside metro Atlanta.

* Insurance is sold through CMFG Life Insurance Company.

Enjoy the freedom of the open road

Let us help you finance your dreams of the open road. We offer excellent loans on all types of new and used recreational vehicles. All our loans* come with flexible terms, competitive interest rates and efficient, personalized service. When it’s time to stop dreaming and hit the road — or the water — come to CCCU for your recreational vehicle financing needs. Our Recreational Vehicle loans include:

- RVs - new and used
- Boats
- Motorcycles
- Motor homes
- Personal watercraft/Snowmobiles

For more information on Recreational Vehicle loans, contact a Member Service Representative at (404) 676-2586 in Atlanta, or toll free at (877) 277-2586 outside Atlanta, or apply online at creditunion.coca-cola.com.

* Subject to credit approval; rate may vary depending on credit history and underwriting factors; all loan programs, rates, terms and conditions are subject to change at any time without notice.
Protect yourself in the aftermath of data breaches

It's become a disturbingly common trend in the news — hackers break into a large organization's database and the passwords or private records of millions of users are stolen. This has happened to a long list of companies, including J.P. Morgan Chase, Kmart, Sony, UPS and now the Internal Revenue Service (IRS). With the IRS data breach, hackers may have access to your date of birth, street address, Social Security number and passwords — everything they need to steal your identity and file government forms in your name.

The string of data breaches have consumers questioning whether their personal data is safe and if there is any way to protect it. The answer, according to security experts, is that you can’t be certain your information is secure. However, you can make your personal information much harder to steal by following some of these precautions.

**Change your password**
Scrap your old passwords for new ones you’ve never used before. Remember, if hackers have access to your personal information, you’ll need something a little harder to guess than your spouse’s or dog’s name. Use an abbreviated phrase, random numbers, symbols and irregularly capitalized letters to strengthen your password.

You should also change your security questions, or even forgo using them if you can. Answers to security questions like “What is your favorite food?” or “What is the name of the town you were born in?” are typically easy to crack and could be a potential weakness in your security if they are simpler to guess than your password.

**Use multi-factor authentication**
Many sites run by Google, Facebook or Twitter, as well as many banking sites, offer multi-factor authentication as an added security feature. When you enter your password to log in, you will receive a one-time code, typically via text, which you must enter to complete your login. Turn on multi-factor authentication whenever it is offered, particularly on those sites that contain your most sensitive information.

**Keep track of your credit**
If hackers gain possession of your stolen information, you may not be safe even long after a breach has occurred. Check your credit reports free of charge every year at www.annualcreditreport.com. Don’t hesitate to freeze your credit if you find any irregularities.

Rest assured that Coca-Cola Credit Union takes your security seriously and protects your private data with the most up-to-date security safeguards.
Deposit checks in a snap with remote deposit

Need to make a deposit? Coming in 2016 there will no longer be need to visit a branch or mail in checks. With Coca-Cola Credit Union’s remote deposit service, you’ll be able to deposit checks from home, work or on the go.

Use your computer to deposit checks
If you already use online banking, remote deposit capture will be just one more tool to help you save time and money.

Make deposits from your mobile device
CCCU will be launching a mobile app. The app will include all your current online banking tools as well as the new remote deposit feature.

Start saving time and money
Go to creditunion.coca-cola.com to learn more about the new remote deposit capture and more information about the launch of our mobile app.

Give your mood a boost by getting out of debt

Keeping yourself out of debt could benefit more than just your finances! According to a study from the Center for Financial Security at the University of Wisconsin-Madison, a 10 percent increase in short-term debt, such as overdue bills and credit card debt, was linked to a 24 percent increase in symptoms of depression.

Here are a few solid tips on how to decrease your short-term debt, which might also improve your mental health:

- Keep a record of everything you spend for a couple months. Then look for expenses to trim, like nights out, a too-large cable package or a daily latte. Apply the savings to your debts.
- Ask your phone, utility and insurance companies to renegotiate your rates. They may be able to set up a payment plan, too, if you’re behind on payments.
- Set up online bill pay so bills are paid on time and in full (or at least the minimum for credit cards). You’ll avoid late charges!

Snippets

Spotlight on ... the $10 bill

A makeover: A $10 note featuring a woman’s portrait will be unveiled in 2020. That’s the 100th anniversary of passage of the 19th Amendment, which gave women the right to vote.

The theme: democracy. All new currency designs, starting with the new $10 note, will share this theme. The current theme, freedom, is symbolized on current $10 bills by the Statue of Liberty’s torch.

Time for a new look? The current design for the $10 note entered circulation on March 2, 2006. The last time the portrait changed was between 1914 and 1928 when Alexander Hamilton replaced Andrew Jackson on the $10 note.

What’s behind the change? Security requirements to protect currency from counterfeiting are the driving consideration behind any new design.

That’s a lot! According to the Federal Reserve, there were 1.9 billion $10 notes in circulation at the end of 2014.


U.S. Treasury The New 10 “Currency Theme”
https://www.thenew10.treasury.gov/currency/currency-theme

U.S. Treasury The New 10 “FAQ’s”
https://www.thenew10.treasury.gov/faqss

Where will $25,000 take you?

Coca-Cola Credit Union has teamed up with TurboTax® to get you your maximum refund, savings of up to $15 on TurboTax federal products, and a chance to win $25,000.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won’t miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Just try TurboTax Online for FREE (and provide your email address) by Feb. 18 to be automatically entered in the TurboTax $25,000 Payday Sweepstakes.

* TurboTax $25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the turbotax.intuit.com/microsite/sweeps-rules.jsp PRIZES: One (1) Grand Prize: A check for $25,000. Retail value, $25,000. Ten (10) First Prizes: A check for $1,000. Retail value, $1,000 each. Maximum retail value of all prizes is $35,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129.

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BULLETIN BOARD

Upcoming events

- Retirement boot camp
- IRA Seminar

Visit creditunion.coca-cola.com for details.

We’ll be closed

Friday, January 1
New Year’s Day

Monday, January 18
Martin Luther King Jr Day