

# MONEY Connection

Winter 2007

 THE COCA-COLA COMPANY  
FAMILY FEDERAL CREDIT UNION  
*Financial Solutions From Your Perspective*

*David vs. Goliath?*

## Banks Continue Attacks on Credit Unions

The banking industry is still waging its years-long battle to try and persuade Congress to repeal credit unions' income-tax-exempt status. Bankers claim the tax exemption creates an unfair competitive advantage for credit unions.

But banks reported record-high profits – \$38 billion – for the second quarter of 2006. And that was the fifth time in the past six quarters that their earnings have set a new record. The record earnings make it difficult to understand why banks claim that Congress must act to “level the playing field.”

In general, banks seek to increase their profits by maximizing the amount of money they collect from customers, and minimizing the amount they pay out in interest. Credit unions, on the other hand, exist to serve their members. They are not-for-profit, cooperative organizations set up to work for people,

not profit. A credit union is owned by its members and directed by a volunteer board of directors elected by the membership. It returns its earnings to members by lending money at lower rates, paying higher dividends on savings, charging fewer and smaller fees, and offering convenient services.

### Size Isn't the Issue

Bankers also contend that credit unions have grown too large. As of June 30, 2006, banks had total assets of \$11.5 trillion. In contrast, credit unions' total assets were \$697 billion.\* In other words, credit unions make up a 6% share of the market; banks are about 17 times bigger.

Congress voted in 1937 to exempt credit unions from federal income taxes because they are non-profit, mutually owned, democratically controlled institutions. The tax exemption was reviewed and reaffirmed by Congress in 1951, then again in 1998. The reasons to maintain the tax exemption remain as true today as when Congress originally voted on it 70 years ago.

\* Sources: FDIC.gov and NCUA.gov.

## Let Your Voice Be Heard

You can help protect the advantages you enjoy as a credit union member by letting your legislators know that you care about maintaining credit unions' income-tax exemption. Remember, they were elected to be your voice in Congress, so contact them to let them know your opinions about current legislation.

A credit union trade association, Credit Union National Association, has information on its Web site about current legislation, how to contact your elected officials, a record of how your legislators have voted on bills that affect your finances and more. Check the Political Affairs section of [www.cuna.org](http://www.cuna.org).\*

\* Web site is provided for information only. No endorsement is implied.



Sharing the Experience

## Spread the Good News about Your Credit Union

Credit unions nationwide are more than just financial institutions. They are cooperative organizations with the goal of improving the financial health of members like you and the surrounding community.

Credit unions are unique institutions because we're not-for-profit. While big banks might have shareholders they need to keep happy while their customers pay the price, credit unions focus solely on our members and our community. Excess revenue is paid back to members through dividends, improved service and great rates.

### Where Members Matter Most

Our philosophy is focused on building a sense of neighborhood while providing the security and financial education our members deserve. Our members are partial owners who have a say in how the credit union is run and how our future will look.

The spread of shared branching and Internet services has allowed members to access their funds from around the country, no matter what time of day.

If you're happy with your experience at The Coca-Cola Company Family Federal Credit Union, please share the good news with co-workers and eligible household or family members. Eligible family members include immediate family members, such as a spouse, child, sibling, parent, grandparent, grandchild, stepparent, stepchild or stepsibling, and also includes any of those relationships when created by a legal adoption. A household member is defined as a person living in the same residence maintaining a single economic unit. This would include, for example, domestic or same-sex partners of existing members of our credit union.

If you know of a way we can improve our products and services, call, e-mail or stop by any branch and let us know. Together we can keep the credit union spirit thriving.



## Our Rosy Deal Is in Full Bloom!

*View the World Through Rose-Colored Glasses with Our Latest Deal*

The Coca-Cola Company Family Federal Credit Union is offering auto refinancing for 2005-2007 models for up to 84 months\* at a rate up to **3% off your current rate.\*\*** This Rosy Deal is only available to members who are transferring loans from other financial institutions.

Don't stop and smell the roses – you may miss this opportunity! This special promotion will only last through Feb. 28, 2007.

For more information, contact a Financial Service Officer at (404) 676-2586 or (877) 277-2586. Or apply online at [www.creditunion.coca-cola.com](http://www.creditunion.coca-cola.com).

\* 72 months on balances over \$25,000. 84 months on balances over \$35,000.

\*\* Up to 3.0% off with a floor of 5.99%. APR=annual percentage rate.



## Why File Electronically?

A record-breaking 76 million tax returns were filed electronically in 2006, with 20 million filed from home computers.\* The trend is expected to continue in 2007, as more Americans discover how fast, convenient and secure online filing can be. According to the IRS, if you file electronically, your refund check will be issued within three weeks. Electronic filing lets you file around the clock from the comfort of your own home, and prevents the possibility of your information being lost or stolen in the mail.

### What You Will Need

To file your return electronically, you will need a computer with Internet access and tax preparation software. The IRS Web site, [www.irs.gov](http://www.irs.gov), lists tested and approved software companies and can also help you determine whether you are eligible for free electronic filing through an authorized service provider.

Before you begin to prepare your tax return, the IRS suggests you gather the following information:

- Your Social Security number (and if applicable, that of your spouse and any dependents)
- W-2 forms from all of your employers
- 1099 forms for dividends, retirement, other income or income tax withholding
- Receipts for expenses for itemized deductions listed on Schedule A
- Receipts and records for other income or expenses
- Credit union account numbers

### Enjoy Your Refund with Greater Speed and Safety

Direct deposit of your refund is safer than receiving a check in the mail. It's also easy, quick and free. Simply enter your account number and our routing number, 261071564. By having your refund deposited directly into your savings or checking



account at The Coca-Cola Company Family Federal Credit Union, you may be able to get your refund in as little as 10 days after filing electronically.

\* Source: Internal Revenue Service, [www.irs.gov](http://www.irs.gov).

## Receive a Higher Yield with a Credit Union IRA Certificate

Make your money work harder for you by rolling over your Roth or traditional IRA into a credit union IRA Certificate that offers a higher yield.

An IRA Certificate allows you to build savings in a federally insured and tax-advantaged account. You'll also enjoy:

- Terms of 24, 36 and 60 months

- An extra .25% for IRAs rolled over from another financial institution
- Federal deposit insurance up to \$250,000 per depositor

Start enjoying the peace of mind IRAs can bring. For more information or to see how easy it is to roll over your existing IRA, call (404) 676-2586 or (877) 277-2586 today.

## Clark Howard Hosted Seminar

The Coca-Cola Company Family Federal Credit Union partnered with the Information Security Department of The Coca-Cola Company to present radio talk show host Clark Howard of "The Clark Howard Show" in a Consumer Information Seminar on Sept. 20, 2006. More than 450 people attended the seminar in the Roberto C. Goizueta Auditorium. Clark discussed topics such as identity theft and how to protect your personal information, keeping your children safe on line, phishing scams, spyware, consumer credit counseling and

saving money. Clark's radio show presents the latest consumer news each weekday from 1 p.m. to 4 p.m. on more than 150 stations across the country. He is also the bestselling author of two books: Clark's Big Book of Bargains," and "Get Clark Smart: The Ultimate Guide to Getting Rich from America's Money-Saving Expert." For more information on Clark's books and his radio show, visit [www.clarkhoward.com](http://www.clarkhoward.com). To view the seminar online, visit [www.creditunion.coca-cola.com](http://www.creditunion.coca-cola.com).



### Get Your Refund Fast

It's time to start planning for tax season. Turbo Tax® 2006 is the fast, easy way to do your taxes! Here are a few reasons why it's America's No. 1 online tax preparation program:

- Comprehensive EasyStep® Interview walks you through your entire return.
- Automated import of W-2, 1099 and 1098 tax data from participating companies to help you finish faster!
- No software to download or install.
- Electronic filing included at no extra charge to help you get your refund in as little as 10 days!
- It's risk-free! You pay only when you're ready to print or electronically file your return.

In addition to TurboTax, we're pleased to offer PrepareMyReturn.com® (PMR). This is similar to TurboTax, but a tax preparer is on the other end of the program and will prepare your returns for you. For details, visit [www.creditunion.coca-cola.com](http://www.creditunion.coca-cola.com).

### Tax Preparation Services at TCCCFU

Need some help with your taxes? The Coca-Cola Company Family Federal Credit Union will offer consultations with a tax professional from Popkin & Associates during this coming tax season. Appointments can be made in person or over the phone. In no time at all, you can complete your tax return without having to lift a finger. Electronic filing is also available.

*To schedule a consultation with a tax professional, call (404) 515-0474 in Atlanta or toll-free at (877) 277-2586.*



## Manage Your Accounts with Account Alerts



Keeping track of your balance and what checks have cleared is now easier than ever before. With The Coca-Cola Company Family Federal Credit Union's new E-Branch account alerts, you can not only be alerted by e-mail when your balance dips below a specified amount, but you can also be alerted when:

- A direct deposit over a certain amount of money is made
- An ATM or debit withdrawal exceeds a certain amount
- A check has cleared for more than a specified amount
- A specified check number or range of numbers has cleared

Start enjoying the peace of mind that account alerts can provide. Users must have a valid e-mail address on file in order to use account alerts. Contact a Member Service Representative at (404) 676-2586 or (877) 277-2586 for details or to sign up for E-Branch.

## New Home & Family Finance Resource Center

If you're looking for a Web site that has useful information for you and your family, just go to our home page, [www.creditunion.coca-cola.com](http://www.creditunion.coca-cola.com), click on the Info Center and select Home & Family Finance. You will find articles to help you manage your finances as well as how to save money and avoid the latest scams. The Web site even includes information for your family – such as helping teenagers find the right first job, how to teach young children to be money savvy and more. Check it out today!



## Security Update



### *Multi-Factor Authentication*

## New Login Security Coming Soon!

Your online security is a top priority at The Coca-Cola Company Family Federal Credit Union. We are upgrading your online banking experience to help guard against fraudulent online activities such as phishing scams and identity theft.

In compliance with new FFIEC guidelines, The Coca-Cola Company Family Federal Credit Union will soon be implementing a new Multi-Factor Authentication system for online account access. Members will be able to enroll each computer regularly used to access their accounts online by using a one-time registration process. When The Coca-Cola Company Family Federal Credit Union activates this service in January 2007, registration will be free and easy for all E-Branch users.

You will enroll by choosing a secret image and phrase combination. Each time you log in you will see the phrase and image. Once you set it up you're ready to go. This security technology protects your account from unauthorized access. It identifies you as the owner of your accounts. If the PC is not recognized, we'll ask you to answer a few challenge questions which you selected during set up. When answered correctly, access is granted to your accounts. This is an additional line of defense against unauthorized access.

Look for additional information on our Web site and via E-Branch e-mails in January.

# Member Feedback on Our New and Improved E-Branch:

*"The best part about the online banking is that I can transfer between my kids' accounts and see how much they are spending and on what."*

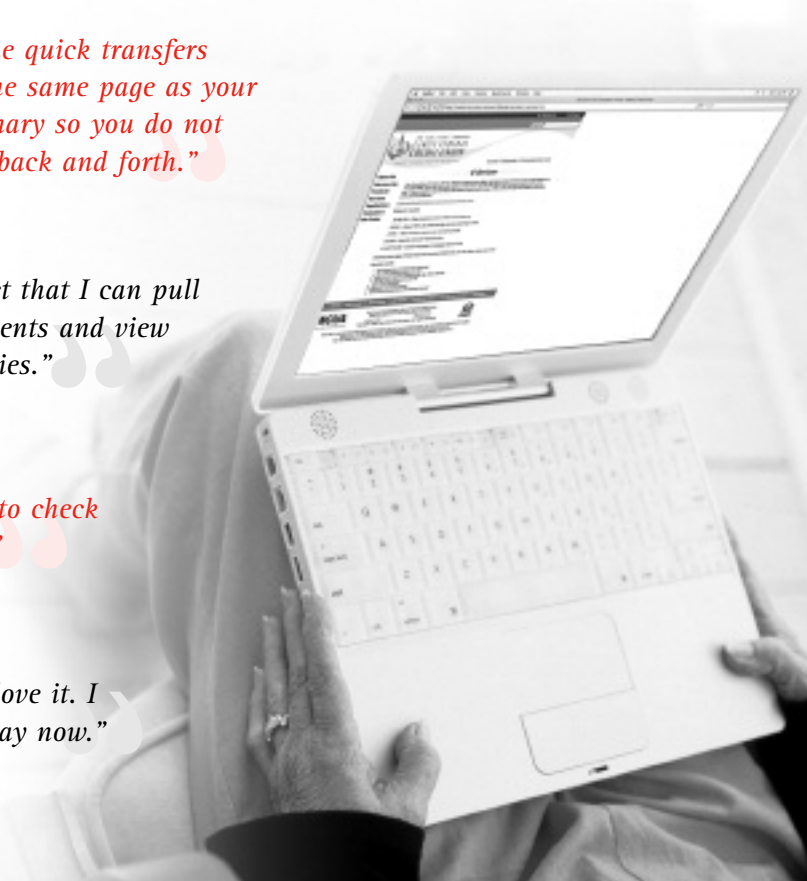
*"My New Year's resolution was to use E-Pay to make my life easier. And it did! I can't believe I waited so long. It makes my life much easier."*

*"I like how the quick transfers now are on the same page as your balance summary so you do not have to click back and forth."*

*"I like the fact that I can pull up my statements and view my check copies."*

*"I use it just to check my balances."*

*"It's great, I love it. I use it every day now."*



## Mailing Address

The Coca-Cola Company  
Family Federal Credit Union  
P.O. Box 1734, Atlanta, GA 30301

## Branch Locations

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

**Dunwoody,** 8601 Dunwoody Place,  
Suite 502, Atlanta, GA 30350

**Houston,** 2000 St. James Place,  
Houston, TX 77056

## Hours of Operation

**Atlanta Office Complex –  
USA 2 and USA 3**

Member/Teller Services and Lending/Accounting  
Monday, Wednesday-Friday

9:00 a.m. to 4:00 p.m. ET

Tuesday 10:00 a.m. to 4:00 p.m. ET

**Cashier Window**

Monday, Wednesday-Thursday

7:30 a.m. to 2:30 p.m. ET

Tuesday 10:00 a.m. to 2:30 p.m. ET

Friday 7:30 a.m. to 1:00 p.m. ET

## Dunwoody Branch

Monday, Wednesday-Friday

11:00 a.m. to 4:00 p.m. ET

## Houston Branch

Monday, Wednesday and Friday

11:00 a.m. to 4:00 p.m. CT

Lunch hours 12:45 p.m. to 1:15 p.m. CT

## Member Service

Monday – Saturday

8:00 a.m. to 8:00 p.m. ET

(877) 277-2586 • (404) 676-2586

## Contact by Fax

General: (404) 676-8894

Loans: (404) 676-1107

## Services

CU Investment and

Trust Services: (404) 515-3079

CU Mortgage Services: (404) 676-2586

CU Car Buying Service: (404) 515-2689

CU Audio Response: (877) 277-2586

(404) 676-2586

CU Tax Preparation Service: (404) 515-0474

## Internet Access

Web site: [www.creditunion.coca-cola.com](http://www.creditunion.coca-cola.com)

E-mail: [creditunion@na.ko.com](mailto:creditunion@na.ko.com)



## Bulletin Board

### Upcoming Events

- Partners Lobby Day
- Tax Seminar
- Financial Management Seminar
- Mortgage Seminar

### We'll Be Closed

Monday, Jan. 1 – New Year's Day  
Monday, Jan. 15 – Martin Luther King  
Jr. Day



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