



QUARTERLY NEWSLETTER  
SUMMER 2020 EDITION

# Navigating through the COVID Crisis

We welcome you back! Currently three of our four branches are open to members (Main Office, Midtown, and Saint Joseph). Our Campus Branch is closed due to the closure and restrictions on the Emory University Campus. We encourage you to continue to utilize our online and mobile devices as much as possible. For your convenience, our drive-thru is also open at the Main Office for most transactions.

We continue to follow advice from the CDC and local authorities who are monitoring our state's virus trends. If you find it necessary to walk into one of our branches, we request you observe the following guidelines:

**Members must wear a mask.** For the protection of your account, you may be asked to lower your mask slightly in an effort to properly identify you.

**Our staff is also required to wear a mask.**

**Respect the social distancing decals and markers.**

**Limited number of members allowed in the lobby.** We may limit the number of members into the lobby.

If you need to see a mortgage loan officer or investment advisor, you will need to make an appointment.

**Adrian Farris**, Mortgage Loan Officer | [afarris@emoryacu.com](mailto:afarris@emoryacu.com) | 404.486.4317

**Mike Butts**, Investment Advisor | [mbutts@emoryacu.com](mailto:mbutts@emoryacu.com) | 404.486.4324

**David Kanne**, Investment Advisor | [dkanne@emoryacu.com](mailto:dkanne@emoryacu.com) | 404.483.4307

We continue to wipe down high-touch areas frequently. Hand sanitizer is available for our members and employees. Your safety, and the safety of our members is our top priority. We look forward to seeing you again soon.

## CLOSING DATES

**Independence Day**  
Saturday, July 4

**Labor Day**  
Monday, September 7

## FOLLOW US



We hope you enjoy our new look. Stay tuned, more to come!

## New Branch Hours

Main Office, Midtown, Saint Joseph and Campus Branch\* will observe these hours of operation:

Monday	8:00 AM - 4:00 PM
Tuesday	8:00 AM - 4:00 PM
Wednesday	10:00 AM - 4:00 PM 9:00 AM - 4:00 PM Drive-Thru at Main Office
Thursday	8:00 AM - 4:00 PM
Friday	8:00 AM - 5:00 PM

Saturday: Currently closed - hours to be determined at a later date.

\* Reopening date to be determined

## Checking Accounts

Now offering instant issue debit cards. Open an account today and walk out with your debit card in hand.

- No minimum balance
- No monthly service fees

**It's that easy!**



## Auto Loans

as low as

**2.50%\***  
APR

**APPLY TODAY!**

\* Annual Percentage Rate

## What our Members Are Saying

"The current pandemic and the CDC's guidelines did not affect the professionalism and the quality of service of your organization."



# Summer Fun Get Onboard!

Boat Loans  
available as low as  
**5.00%\***  
APR  
APPLY TODAY!

\* Annual Percentage Rate INSURED BY NCUA

## BEWARE OF SCAM AND FRAUD RELATED TO COVID-19 (CORONAVIRUS)

Be aware of charity scams that claim to help COVID-19 victims and their families, along with investment schemes involving research for the development of a vaccination. Some scammers claim to be from medical organizations that have a COVID-19 vaccination and require over-the-phone payments to reserve a dose.

### Protect your accounts by following these tips and best practices:

- We will never call you to request information you received via text (SMS)
- Don't provide your account number or personal information by email or text
- Don't trust caller ID; Caller ID may be modified to show your financial institution's name
- Don't feel pressured to provide information immediately in response to requests via text, email or phone. Call our published number (404-329-6415) to confirm that the request is legitimate.
- Don't give information over the phone if you receive a call stating that a transaction is canceled, even if the caller claims to be from your credit union. Once again, contact us using our published phone number to inquire about the transaction.
- Don't click on links in unsolicited emails or texts
- Don't give an unsolicited caller remote access to your computer
- We will not call you to request that you send money, ask for account information or approve a transaction.



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

**Campus Branch**  
605 Asbury Circle  
Emory Student Center  
Atlanta, GA 30322



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# PLANNING FOR UPS AND DOWNS

Market volatility has the potential to erode your net worth. You can take steps now to help manage your wealth against future market fluctuations.

## Market volatility stirs the emotions.

It's hard not to react when markets make sudden, large moves. Greed and fear are natural human emotions that, if given free rein, can lead investors to buy high and sell low. That can be a recipe for wealth destruction.

## Planning is the antidote to panic.

The time to handle market fluctuations is before they happen. Planning starts with an understanding of how your portfolio will react to volatility, and then making moves to restructure your wealth to fit your risk profile.

## Asset allocation is key.

Diversifying your investments across a broad set of asset types is a central feature of your wealth planning. Knowing your tolerance to risk, stage of life, and need for liquidity should shape your asset allocation so that you can tolerate volatility without it triggering sudden, unplanned reactions.

## Your advisor has planning tools.

When you work with a skilled wealth advisor, you have access to planning tools that show how your portfolio might react to various market scenarios. Together, you and your advisor can restructure your portfolio to match your risk profile. A properly structured portfolio will help you resist the kneejerk impulse to do something when markets jump.

## Replace concern with confidence.

Call or email us today and we'll work with you to develop a custom plan and reorganize your assets to help provide confidence in periods of market volatility. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification and Asset Allocation do not protect against market risk.

## ALLIANCE

RETIREMENT & INVESTMENT SERVICES



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