



# XCHANGE

EMORY ALLIANCE CREDIT UNION  
NEWSLETTER | FALL | 2019

## CLOSING DATES:

**Veterans Day**  
Monday, November 11

**Thanksgiving Hours**  
Wednesday, Nov. 27  
*Main Office will open at 8:00am*  
*Branches will open at 9:00am*  
Thursday, Nov. 28 – CLOSED  
Friday, Nov. 29 – CLOSED  
Saturday, Nov. 30  
*Main Office only will be open*

**Holiday Hours**  
Tuesday, Dec. 24 – CLOSED  
Wednesday, Dec. 25 – CLOSED  
Tuesday, Dec. 31  
*Branches will close at noon*  
Wednesday, Jan. 1 – CLOSED

COMING SOON!

## EACU Campus Branch at Emory Student Center

Construction delays beyond our control have moved our Campus Branch opening. Our hope is to open by the new year. We apologize for the delays and appreciate your patience.

The Emory Student Center, formerly called the "Campus Life Center," is pictured above and opened in May 2019. With clean, modern lines, the three-story facility features north and south pavilions connected by an internal third-floor skywalk. Approximately 117,000 square feet, as opposed to the 70,000 square feet of its predecessor, the Dobbs University Center (DUC), it houses an array of student-centered features, including a high-tech gaming and recreation lounge, a spacious new food center, a convenience store and innovative spaces for studying, collaboration and student engagement.

ANNOUNCING!

Branches are opening at 8:00AM on  
Fridays to better serve our members.

Send. Receive.  
Split the bill.

Zelle® makes sending money to friends  
and family fast, safe and easy.

Coming November 7<sup>th</sup>

EMORY ALLIANCE  
CREDIT UNION 

**zelle**®

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IS YOUR CURRENT AUTO PAYMENT

**SCARY?**

Refinance your auto  
with us and make  
**NO PAYMENTS  
FOR 60 DAYS\***

Let us show you  
how to save money!  
Competitive rates  
and flexible terms.

Click here to apply at  
[emoryacu.com](http://emoryacu.com)

\*First payment will be due 60 days from loan closing. Finance charges begin accruing as of loan disbursement date. Offer not available on existing EACU auto loans or purchases. All loans are subject to approval. Available for model year vehicles 2011 or newer with a maximum odometer reading of 100,000. Terms and conditions are subject to change at any time without notice. Offer valid until 11/9/19. INSURED BY NCUA



LAUNCHING SOON! MEMBER SURVEY EMAILS

## We want your feedback!

At Emory Alliance Credit Union, our members are very important to us and we take your Credit Union experience personally. We want to provide you with the best service available. In November you may receive an email after completing a service with us. Please take a few minutes to tell us about your experience. We want to hear about what's going well and where we can improve. We are here to serve you and we take pride in doing so.



## Does your wallet need a little boost this Holiday Season?

RATES AS LOW AS

**9.5%**<sup>1</sup>  
APR

- **Must apply and close online for best rate**
- **Loan amount up to \$1,200<sup>2</sup>**
- **Get started at [emoryacu.com](http://emoryacu.com)**

<sup>1</sup> Annual Percentage Rate is 10.50% and is discounted to 9.50% if applied for and closed online.

<sup>2</sup> Loan amount is based on credit worthiness. Valid November 1 - December 21, 2019.

**EMORY**  
  
**ALLIANCE**  
**CREDIT UNION**

[emoryacu.com](http://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



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# THE FUTURE IS OURS TO SEE

Imagine your greatest goals within reach. Together, we can create a strategy to help make fulfilling those dreams a reality—one that can guide you forward on the path to success.

Let's work together.  
Contact me today to  
schedule a consultation.



**Mike Butts**  
LPL Financial Advisor  
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## ALLIANCE

RETIREMENT & INVESTMENT SERVICES

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Emory Alliance Credit Union and Alliance Retirement & Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Alliance Retirement & Investment Services, and may also be employees of Emory Alliance Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Emory Alliance Credit Union or Alliance Retirement & Investment Services. Securities and insurance offered through LPL or its affiliates are:

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Not Credit Union Deposits or Obligations | May Lose Value