



Everything you need.
Right here.

Checking & Savings

Consumer Loans, Car Loans
& Visa® Credit Cards

Home Loans

Retirement, Investment
& Insurance Services

Electronic Services

Life requires the right checking & savings accounts.

Checking Accounts

We all know that what it takes for life to come together today is much different than yesterday. Yes, you still need a checking account. You just need one that's evolved with the times. And ours certainly has. It has all the features you're looking for. And get this: it's free. No gimmicks or hidden surprises like maintenance or activity fees. Just free, like free was meant to be.

You'll see that Delta Community's Checking Account doesn't just take money into consideration. It takes life into consideration, too. And we've given it the features to reflect it:

- No minimum balance
- No monthly service charge
- No per-check fee
- Interest bearing
- Free Visa® Check Card with Rewards

Savings Accounts

No matter what you're saving for, Delta Community makes it simple. All you need to open a savings account is a \$5 deposit, and you'll immediately start earning competitive dividends, which are paid out monthly. Our accounts are insured by the National Credit Union Administration (NCUA) and feature no monthly fees.

Apply online at **[DeltaCommunityCU.com](https://www.DeltaCommunityCU.com)**.

Additional Savings Accounts

We also offer other accounts for when you want to save for something special. We call it the Additional Savings Account, but you can call it whatever you want, like the "My Sweet Jet-ski Fund," for example.



Money Market Accounts

Our Money Market Account is a great way to earn interest on savings that doesn't lock you into a fixed rate or long-term commitment. There's no minimum deposit required to open the account, and if you maintain a \$1,000 balance you earn dividends. With our Money Market Account, you'll get:

- A free ATM card
- Competitive dividend rates
- Convenient account access
- Freedom to manage online
- No early withdrawal penalty

Other Deposit Accounts:

- Certificate of Deposit Accounts
- Traditional and Roth IRAs
- Coverdell Education Accounts
- Health Savings Accounts



Don't break the piggy bank,
fill it.

Quarterlife

Expert financial help for young adults.

(From experts who don't act snooty about it.)

Figuring out how to start your financially independent life is tough. That's where Quarterlife comes in. Quarterlife from Delta Community Credit Union gives young adults the tools they need to get on their feet and start planning for the future. From a Checking account to your first Home Loan, Quarterlife is with you from day one to make sure you understand your finances without treating you like a kid.

Cool. Now what? Head straight to our site at **deltacommunitycu.com/quarterlife**. Yeah, we know our URL is really long, but check it out anyway. You'll be glad you did.

Sandy Savers™ Club & Cool Cash Kids™

You're never too young to start saving. Delta Community has the Sandy Savers Club for kids 6 and under, and the Cool Cash Kid's program for children ages 7-12. These little savers will be set up with a free Savings Account to help them learn about money and watch their savings grow. When they join, they'll receive a fun welcome package and gift to get them excited about saving.



Commercial Deposit Services

It takes more than smarts to run a business. Balancing your life and your business can be tricky. That's why we've made sure our suite of business products works as simply for you as possible. Delta Community acts like a partner for your business by providing the financial services you need.

You don't want just any checking or savings account. You need accounts that speak to the way business is done today. Ours do just that. With features like a free Business Visa® Check Card, Online Banking, Online Deposit and automatic Overdraft Protection from your Savings Account, you'll have everything you need to conduct your business just the way you want to. And they come with low fees, which is the way we like to conduct our business.

- Business Checking Accounts
- Business Savings Accounts
- Business Money Market Accounts

Where there's a loan,
there's a way.

Sometimes what you need and how you're going to pay for it aren't on the same page. No worries. Delta Community has the consumer loans and the great rates to bring them both together. Whether you need a new car to replace that dinosaur you've been driving or a vacation that's long overdue, we have the loan to make it happen now. And, by setting the repayment terms over a fixed period of time, you'll know exactly when your loan will be paid off.

Applying for a loan at Delta Community is easy. Simply go online, call or visit a branch.

Consumer Loans

- Car Loans
- Other Collateral Loans (boats, motorcycles and more)
- Personal Line of Credit
- Overdraft Protection Loans
- "Anything You Need" Loans

Our loans feature:

- No application fee
- 100% financing available
- Competitive rates
- A variety of repayment methods

Apply for a loan in person at any Delta Community branch, online at **DeltaCommunityCU.com** or by calling our 24-hour loan line at **1-800-544-3328**.

CONSUMER LOANS, CAR LOANS
& VISA® CREDIT CARDS



**Sometimes life calls
for spending power.**

All of our Visa® Credit Cards have low, competitive rates, no annual fees and easy-to-understand terms for every lifestyle. But what may interest you the most is a free, flexible rewards program. You'll truly benefit from our free Reward Points program. You'll earn 1 point for every \$1 in eligible purchases toward rewards of your choice, such as Cash Back, Travel with no blackout dates, Gift Cards and Merchandise.

We make it very attractive for you to sign up for a Delta Community Visa Credit Card. How so? Well, you'll receive a 1.5% Cash Rebate when you transfer high-rate loan balances. And you'll always be able to shop safely with Visa Zero Liability, Verified by Visa and our 24-hour Fraud Protection.

We also offer a Young Adult Visa that helps younger consumers understand how to use credit and spend wisely while avoiding the pitfalls of high interest rates and confusing terms and conditions that some other credit cards have.

Visa Credit Cards

- Credit limits up to \$50,000
- No annual fee
- 2,000 bonus Reward Points*
- 1,000 bonus points after your first purchase†
- 1.5% Cash Rebate for balances transferred within the first 90 days of opening an account
- Annual electronic summary of charges

You can access your Visa account 24/7/365 online at **DeltaCommunityCU.com**.

*2,000 enrollment bonus points apply to new, first-time Delta Community CU Reward Points program enrollments only. All standard Delta Community Reward Points rules apply.

†1,000 bonus points apply for eligible signature-based purchases made within 30 days of card issuance. All standard Delta Community Reward Points rules apply.

**There's no place like
Delta Community for home loans.**

You know your life is truly coming together when you finally have a home of your own. And Delta Community wants to be right there alongside you to help your dream home come true. That's why we offer so many different types of home loans. Whether you're a first-time home buyer, one who's looking to refinance an existing loan or a home improvement, Delta Community's got you covered with:

- First-Time Home Buyer Loans
- Home Renovation Loans
- Lot and Land Loans
- Interest-Only Loans
- Home Equity Lines of Credit
- Closed-End Home Equity Loans
- Purchase Money Second Loans

First-Time Home Buyer Loan

Delta Community's First-Time Home Buyer Loan* is designed to guide you through the process of buying a home step by step, with time-and money-saving options that will help you achieve your goal of owning a home.

Other Mortgage Types

- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- Home Equity Loans

Servicing & Benefits

- Guidance from our Home Loan Specialists
- Competitively low loan rates
- User-friendly online mortgage application with preapproval
- Convenient Online and Mobile Banking mortgage payment options

It's quick and convenient to apply. Visit us at **DeltaCommunityCU.com** or call us at **1-800-544-3328**.

*Only available in Georgia. Qualification restrictions apply.



Retirement is just the beginning.

Retirement and Investment Services

As your financial coach for life's events, Delta Community Retirement & Investment Services* can help you plan for what's ahead. Our goals-based financial planning guidance can help you set up realistic and achievable goals at any stage in your life.

- 401(k) Rollovers, IRAs
- Mutual Funds, ETFs
- Portfolio Management
- Tax Advantaged Investing
- Life, Disability and Long-Term Care Insurance
- Retirement Planning
- Business Succession Planning
- Comprehensive Financial Planning

Call **404-677-4890** for more information or to schedule an appointment.

*Representative is neither a tax advisor nor attorney. For information regarding your specific tax situation, please consult a tax professional. For legal questions, including a discussion about estate planning, please consult your attorney. Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured Delta Community Credit Union deposits and are not NCUA insured. These products are not obligations of Delta Community Credit Union and are not endorsed, recommended or guaranteed by Delta Community Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

Members Insurance Advisors, LLC

Bad things happen in life. It's an unfortunate reality. And these bad things can become much worse if you and your belongings aren't covered with the right insurance. Delta Community wants to make sure you have the right insurance so you don't get into a financial hole that can take years and years to get out of. Through our subsidiary, Members Insurance Advisors, you'll find exactly what you need to cover you and your possessions.

Convenient access to a variety of insurance products including:

- Car
- Home
- Life
- Accident/Cancer
- Hospital (Confinement)
- Identity Theft
- Golf Cart
- Boat
- Umbrella Policy
- Health and Benefit Solutions
- Business Insurance

Call 404-677-8652 or Toll Free 1-866-444-4617 to set up an appointment. You can visit **MembersIA.com** or email info@MembersIA.com to get started on a quote.



**You're on the go.
So we're on the go.**

On-the-Go Banking

We understand that people's lives are hectic. There are more things to do than there are hours in the day. With our On-the-Go Banking tools, you'll be able to cross "going to the credit union" off of your long to-do list. Both Online Banking and Mobile Banking will save you valuable time and make it easier for you to keep track of your financial activities. And they're absolutely free to all of our members.

With Online and Mobile Banking, you'll be able to:

- Check your balance whenever you wish
- Pay a bill at any time
- Transfer funds safely
- Pay your Delta Community loans
- Receive account alerts
- Locate surcharge-free ATMs
- Find Delta Community branch locations
- View account transaction history

Get started with On-the-Go Banking today to keep things moving.

Online Bill Pay

We've teamed up with the industry's leader in electronic billing and payment servicing – CheckFree® RXP® – to offer a secure, free online bill pay service. You can receive bills electronically and pay them directly through Online Bill Pay. Your bill history will be stored for safe and easy access any time. It may be free, but this service has all the bells and whistles you expect:

- Payment guarantee*
- Same day bill pay†
- Overnight check payment†
- Extensive merchant database
- Electronic billing

Mobile Banking

No matter where your work or leisure time may take you, Delta Community's Mobile Banking can go with you. You can check your balance, locate surcharge-free ATMs and find Delta Community branch locations.

You can also receive and pay bills at any time, all in the palm of your hand. And we're always searching for the latest tech enhancements to bring you the best features possible.

Why not download our Mobile App today? It's free!*

*Terms and Conditions and service guidelines apply.

†Feature subject to a per-transaction fee.



There's no doubt about it.

**When life and finances come together,
things run a whole lot smoother.**

That's why at Delta Community, we make it easy for you. You'll find everything you need to get your financial life in order, from checking to loans and even things you wouldn't expect like car insurance. But most importantly, we have something you won't find at other places – a genuine interest in you and your life.

You see, we work a little differently here. All of our members are also equal owners, which means we work for you. And since you're the boss, you'll get great rates, low or no fees, higher dividends, and personal service that goes above and beyond. We don't answer to shareholders, and we don't mess around with teaser rates and gimmicky services. We just get you what you need.

Welcome to Delta Community Credit Union.
You've come to the right place.

