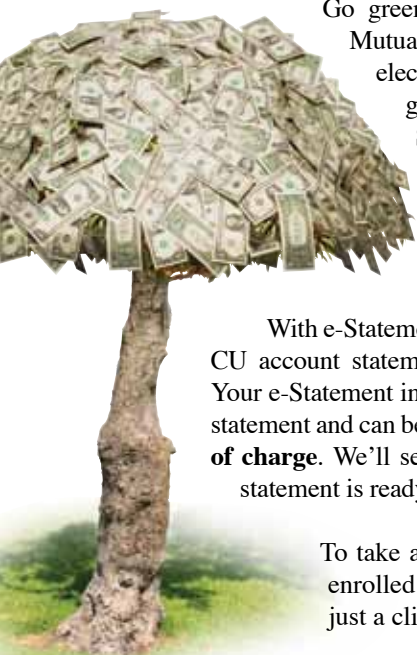


Go Green and Get Some Green

You Could Win a \$100 Gift Card!



Go green when you sign up to receive your Mutual Savings Credit Union statements electronically. And you may just get some green, too! **When you sign up for e-Statements during October, November or December, you'll be entered into a drawing to receive a \$100 gift card.** There will be one winner for each of these three months.

With e-Statements, you can view your Mutual Savings CU account statement securely and conveniently online. Your e-Statement includes the same information as a paper statement and can be printed or saved. e-Statements are **free of charge.** We'll send you an e-mail message when your statement is ready to view through Home Banking.

To take advantage of this service, you must be enrolled in Home Banking. Your statement is just a click away!

Credit Score Tip:

Use that emergency credit card from time to time.

Having a back-up credit card for emergencies can be a good idea. However, if you don't use the card periodically, the issuer may choose to close the account due to inactivity. Closing the account could actually hurt your credit score because it would change a key credit scoring ratio. To keep the account active without taking on new debt, pay a recurring bill (such as a cell phone bill or recurring subscription fee) with the card and pay the balance in full each month.

Source: msn.com's article, "Unused Credit Cards Can Hurt You."

In Loving Memory

The credit union would like to express our sympathy to the loved ones of those in the AGLR family who have recently passed away.

Willie "Richard" Bonner, Decatur Service Center

Huey L. Hagee, Gwinnett Service Center

Jack McAllister, Griffin Service Center

Walter E. Sosville, Elizabethtown Service Center

Starting Smart

When you are just starting out, almost every decision you make will either contribute to your future success or to trouble down the road. Start smart and you'll reap the benefits for years to come.



Here are eight musts for starting smart:

Open a checking account. If you are new in a city, open a checking account first. Some landlords require the first month's rent and security deposit to be paid with a certified check or money order.

Get car insurance. Car insurance can be expensive, but it is a must. The best way to get a good value is to drive cautiously.

Get renter's insurance. This is not the place to save. You take too big a risk when you choose not to protect everything you own.

Start building an emergency fund. It's not a matter of "if" something unexpected will happen. It's a matter of "when." Eventually your car will die or you'll find you suddenly need a root canal. Ideally, you need to have at least three month's salary saved. Don't let the amount intimidate you. Start small, but start immediately to build that savings.

Create a budget. Once you get that first paycheck, you may feel like you have more than you've ever had before. Unfortunately, if you don't plan, it will disappear more quickly than you expect. Keep track of everything you spend for two to three months so you know where your money goes. Then be realistic, create a budget and stick to it. Don't forget bills (like insurance and taxes) that will come once or twice a year.

Don't forget retirement savings. You can always find a reason not to save. However, if you start now, the magic of compounding interest will be on your side. Put retirement savings into your budget from the start. If your company offers a 401K, take advantage of it.

Exercise Self Control. Consider the luxuries – even the small ones – before you buy them. A 20-ounce bottle of water a day will end up costing you \$365 a year. Packing your lunch could save you \$2,000 a year.

Don't put off student loan payments. Your student loans don't go away, and they accrue interest. You will be on a slippery slope if you fall behind. Consider those luxuries again and trim even more if you have to; but make that loan payment.

Financial WISE

October 2010



Mutual Savings CU Welcomes New Director



Mike Bullard has worked with the company for over 25 years. During that time, he has held numerous positions, ranging from reading meters to serving in his current role as South Metro Region Manager. He obtained his undergraduate degree in Organizational Development from Mercer University and completed his MBA studies with Troy University. Mike and his wife Letha, have two children, Jennifer, 25, and Andrew, 19. Mutual Savings Credit Union would like to express our appreciation to Mr. Bullard for his willingness to serve.

Shop Smart with Visa®!

Spreading Christmas cheer doesn't have to be a chore!

Your Mutual Savings CU Visa® credit card makes holiday shopping easy!

It's safe, convenient and quick! Our low interest rate will help you pay off your holiday bills more quickly!

Don't carry a stash of cash that might be lost or stolen. Take along your Mutual Savings CU Visa® credit card — the best Christmas card around!

President's Letter

Dear Member,

Each quarter that passes we think that rates have to start increasing, but they continue to go down. We think they have bottomed out, and we keep investing short – less than six months. Based on what I have read from the FED and many economists, rates may not start rising until the summer of 2011. There is high unemployment, no inflation, and still problems in the housing market. As long as the economy is in its weakened condition and the outlook among consumers and analysts remains grim, there will be a strong demand for Treasury securities, thereby keeping a lid on interest rates.

President Obama signed the Financial Reform package into law last week. One of the easiest changes was the move by the FDIC and NCUA to make the \$250,000 deposit insurance permanent. In the U.S., 102 banks have failed this year. In Georgia, there have been nine failures. Analysts had predicted as many as 50 failures this year. Make sure your investments are under the insurance umbrella.

This is the last newsletter for this year; therefore, I want to wish each of you a Happy Thanksgiving, Merry Christmas and a safe New Year.

Sincerely,
Mike Bryan
President

Keep It Safe This Holiday Season

During the holiday season, shoppers typically make a higher number of ATM withdrawals. To protect yourself from fraud as you shop, follow these safety precautions.

Debit Card Security

- Keep your personal identification number (PIN) a secret.
- Never disclose information about your card in response to an unsolicited e-mail or phone request.
- Report a lost or stolen card to your financial institution immediately.
- Carefully review your account statements and, if available, frequently visit your online banking Web site to look for unauthorized transactions.
- Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.
- Block the view of others when using a point-of-sale (POS) debit terminal so that they cannot see your PIN.

Walk-Up ATM Security

- Observe the ATM surroundings before approaching a walk-up ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area immediately.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready

to use. Never count your money at the ATM.

- Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount. Conceal your fingers as you type in case a hidden camera is in place.
- Look for possible fraudulent devices attached to the ATM.

Drive-UP ATM Security

- Keep the doors locked, windows up and engine running at all times when waiting in line.
- Leave enough room between cars to allow for a quick exit should it become necessary. If anyone or anything appears to be suspicious, cancel your transaction and drive away immediately.
- Minimize time spent at the ATM by having your card out and ready to use. Once your transaction is complete, immediately drive away from the terminal.
- If anyone follows you after you leave the ATM, go immediately to a crowded, well-lit area and call the police.

Source: PULSE EFT Association, LP

The Solution to Your Present Problem

If your present problem is, well... presents, we have your solution. Our Holiday Loan gives you the funds you need for those holiday splurges.

- Borrow up to \$1,000.
- For up to 12 months
- As low as 12% APR*

This offer is available through December 31, 2010. The application process is quick and simple. Our low interest rate offers an affordable solution that won't cause you a new problem in the New Year! Call (800) 771-6695 or visit www.mutualsavingscu.org today for more information.

*Annual Percentage Rate.



Christmas Club Account

Be Ready Before You Shop

Tired of trying to dig your budget out from under all the holiday payment plans? We have a better one – the *advance* plan! With our Christmas Club Account, next year you will have your holiday shopping money ready in advance, before you need it!

A Christmas Club Account keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time, so you will be ready to enjoy debt-free holiday shopping next year. For more information, call the credit union at (800) 771-6695.

If you have a Christmas Club Account this year, you will be receiving your check in the mail. All accounts that have a balance of \$5.00 or more will have a check cut and mailed on Thursday, October 14, 2010. We always mail the checks in early October so you can start shopping early and catch some of those early sales. This allows you to get your shopping done early, so you do not have to spend December frantically running around to find those last minute gifts.



P.O. Box 4569
Atlanta, GA 30302

10 Peachtree Place NE
Atlanta, GA 30309

Hours of Operation

Mon., Tues., Thurs., Fri.
8:00 a.m. to 4:30 p.m.

Wednesday

9:30 a.m. - 4:30 p.m.

Phone: (404) 584-4754

Toll-free: (800) 771-6695

Fax: (404) 584-4572

www.mutualsavingscu.org

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Tammie Fareed
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Briana Harper
Phillip Morris
Lisa Morris
Laurie Siler
Alon Sutton
Linda Vickery



Holiday Closing

The credit union will be closed in observance of the following holidays:

Thanksgiving	November 25 & 26
Christmas	December 24
New Year's	December 31

We're Giving You a Break This Christmas!

'Tis the season for giving.

And we're giving you a break so the holidays won't break your budget!

Mutual Savings Credit Union wants to help put you in the holiday spirit. You can choose to skip a payment on any of your personal loans during November, December or January.

To learn more about this offer, log onto www.mutualsavingscu.org

*This Skip-a-Payment offer may be used for one of the following options: 1) one monthly loan payments; 2) four consecutive weekly payments. Loans not eligible for this special include: VISA® credit cards and past due loans, or mortgage & real estate loan types, and Overdraft Lines of Credit. The Skip-a-Payment coupon is valid for loan payments due in November, December or January. Your coupon must be received prior to your due date. Finance charges will continue to accrue and by exercising the Skip-a-Payment option, the loan maturity will be extended by the additional accrued interest and principal payment being skipped.

