



# What Would Your New Year Hold with a Little Extra Cash?

Find out with a home equity line of credit from Pinnacle Credit Union! You'll have cash ready when you need it for home improvements, education expenses, a vacation or whatever happens to be on your horizon in 2013.

With a simple application process, you can have the money you need ready and waiting. You draw what you need, when you need it. And you will only pay interest on the money you use.

### Our home equity line of credit features:

- Attractive rates
- Simple application process
- Payroll deduction capabilities

And best of all, the interest you pay may be tax deductible. Check with your tax advisor for details. For more information, call the credit union at (404) 888-1648 (Atlanta); (706) 485-2039 (Eatonton) or log on to [www.pinnaclecu.org](http://www.pinnaclecu.org).



*\*All loans subject to credit approval.*

**Main Office**  
536 North Avenue, N.E.  
Atlanta, GA 30308  
(404) 888-1648  
(800) 876-8887  
M – F: 9:00 a.m. – 5:00 p.m.

**Branch Office**  
4780 Fulton Industrial Boulevard  
Atlanta, GA 30336  
(404) 505-1318  
M – F: 10:00 a.m. – 6:00 p.m.  
ATM Available

**Putnam Office**  
1076 Lake Oconee Parkway  
Eatonton, GA 31024  
(706) 485-2039  
M – F: 8:30 a.m. – 5:00 p.m.

[www.pinnaclecu.org](http://www.pinnaclecu.org)

**Advisor 24**  
(404) 872-6092  
(404) 872-6093  
(800) 876-4443



Federally insured by NCUA

## Holiday Closings

Martin Luther King, Jr. Day	January 21
President's Day	February 18



January 2013



# Highlights

## Resolve to be Ready Open a Holiday Club Account Now!

Make a New Year's Resolution to end the year right! Take action now to avoid holiday debt this year. Open a Holiday Club account in January and be ready by the time this year's holiday season arrives. You can make regular deposits through payroll deduction or at your convenience. Time is on your side right now, so don't wait! For more information, log on to [www.pinnaclecu.org](http://www.pinnaclecu.org) or call (404) 888-1648 (Atlanta) or (706) 485-2039 (Eatonton) today.



## The Perfect New Year's Diet! Lose the Extra Interest.

Forget inches! This year, lose extra interest charges. When you transfer your balance from another high interest credit card to a low interest Visa® credit card from Pinnacle Credit Union, you can trim your interest payments.

- Rate as low as 10.0% APR - Gold; 11.5% APR - Classic\*
- No balance transfer fee
- No annual fee
- 25-day grace period

With lower interest charges, you can pay off your balance sooner. And you'll enjoy the same great rate on all your future purchases. For more information or to apply, visit [www.pinnaclecu.org](http://www.pinnaclecu.org) or call (404) 888-1648.

*\*Annual Percentage Rate.*

## Has Your Contact Information Changed?

It is vital that we have correct contact information to reach you with statements and other important account information. Please help us keep your records at Pinnacle Credit Union current. If you have had a change to any of your contact information, please let us know. You can pick up a change of information form at the credit union, or we will mail or fax the form to you. Thank you for helping us keep our records up to date.

## Quick. Easy. Affordable.

**Auto Loan Rates as low as 1.49% APR\***

When you are shopping for a new or used vehicle, you have a choice of where to finance your loan. At Pinnacle Credit Union, we work hard to be your best choice!

**Quick.** When you are ready to buy, you don't want to wait. So we offer quick approvals, and you can even be preapproved before you shop.

**Easy.** Our application process is simple and you can count on personal service.

**Affordable.** We offer great rates that often provide our members with substantial savings.

And if you are in the market for a great used car, we have a new alternative. Pinnacle Credit Union has just partnered with Enterprise Car Sales to offer great cars at great prices. For January and February, cars purchased through Enterprise and financed at Pinnacle Credit Union will receive an additional .50% reduction in their lowest qualifying interest rate.

Locations for Enterprise Car Sales in Atlanta are:  
 Duluth: 3244 Commerce Ave. (770) 497-0990  
 Marietta: 1669 Cobb Parkway S. (770) 618-8044  
 Union City: 4205 Jonesboro Rd. (770) 969-3116

Discover why your credit union should be your first choice! For more information, visit [www.pinnaclecu.org](http://www.pinnaclecu.org) or call (404) 888-1648 (Atlanta) or (706) 485-2039 (Eatonton).

\*Annual Percentage Rate. All loans subject to credit approval.



## Enterprise Car Sales Delivers Great Value and Service



With three locations in the Atlanta Area, Enterprise Car Sales is part of Enterprise Holdings, a family-owned company that has the world's largest fleet of passenger vehicles – more than one million cars and trucks. Through Pinnacle Credit Union's partnership with Enterprise, members get both a great price and great service from a reputable used car dealer, which is crucial in today's tight economy.

Enterprise Car Sales has worked with credit unions for more than 30 years, providing them an unprecedented level of service and sharing a commitment to local communities where they do business.

Enterprise has been offering no-haggle pricing on great quality late-model used cars since 1962. With more than 140 locations and more than 7,000 vehicles in stock nationwide, including 120 makes and models, Enterprise offers a guaranteed seven-day or 1,000-mile repurchase policy – no questions asked. Every used car from Enterprise is required to pass a rigorous 109-point inspection by an ASE-certified technician and comes with a 12 month/12,000 mile Limited Powertrain Warranty and roadside assistance for one year.

For more information to help you get more mileage on a great quality used car, go to [www.enterprisecarsales.com/Pinnaclecu](http://www.enterprisecarsales.com/Pinnaclecu).

## You'll Be Sold on Our First Mortgage Loans!

There's nothing like the feeling of seeing the "sold" sign go up in the yard of the home you just purchased — unless it's the feeling of getting a great deal on your mortgage loan! Pinnacle Credit Union wants you to enjoy both of those feelings. Through our partnership with Credit Union Financial Services (CUFS), we are able to offer you affordable loans with highly professional and convenient service.

### Our Mortgage Loans offer:

- Up to 30-Year Amortization
- Fixed Rates
- Low Closing Costs

Don't miss your chance to save on first mortgages or a refinance of your existing loan. For more information or to apply, visit [www.cufs.org](http://www.cufs.org).



## Help Abandoned & Abused Children

Pinnacle Credit Union is happy to partner with The Children's Village, a home for abandoned and abused children.

### In Search of a Home

Children are pleased at The Children's Village at Christian City for many reasons. Some children have suffered physical and sexual abuse. Some come from an environment of neglect, often burdened with extremely poor financial situations. Some children stay for a short time period while others spend their entire childhood years there.

### What Your Gift Will Do

Your support helps provide a safe home, food, clothes, a quality education, medical/dental care, emotional support, and the daily guidance of loving house parents. You can help make an impact on a child's life. Will you please consider a gift to this worthy cause? 100% of your gift will go The Children's Village.

Here's how to make a gift to help kids at the Children's Village:

### Send a check

Just make it out to "Pinnacle Credit Union Cares" and send directly to: Pinnacle Credit Union - Attn: Cynthia Rainey, 536 North Avenue, NE, Atlanta GA 30308.

### Withdrawal from your account

Just indicate the amount and your Pinnacle Credit Union account number and clip and return this form.

\$10 \$20 \$50 \$100 \$500 \$\_\_\_\_\_

Member/Account #:

Savings    Checking

### Donate or sponsor at [christiancity.org](http://christiancity.org)

Get more information about The Children's Village and donate or sponsor online.

