



PRODUCTS & SERVICES

*Building lifelong relationships
one member at a time.*

Joining CDC FCU

For more than 60 years, CDC Federal Credit Union has been helping our members achieve their dreams with quality financial solutions. Whether it's your first home, first baby, first car or first checking account, we want to be there every step of the way.

Membership Eligibility Details

Membership is available to anyone in our community that fits these requirements:

- Live, work, worship, attend school or volunteer in portions of DeKalb, Fulton or Gwinnett Counties.
- Current employees (or family member of an employee), including the Centers for Disease Control and Prevention, its subsidiaries, affiliates or contractors.
- Current employees of more than 100 Select Employee Groups, including the American Cancer Society, Children's Healthcare of Atlanta and Whole Foods grocery stores. See our website for a full list of companies.

Joining is easy! Apply online at [CDCFCU.com/join](https://www.cdcfcu.com/join) or fill out our membership form.

Savings Accounts

Primary Share Savings Account

Your ticket to membership at CDC FCU!

- Open with just \$25
- Earn dividends on balances of \$100 or more
- Direct deposit and payroll deduction available

Custom Share Savings Account

Dedicated savings for whatever your goals.

- Open with just \$25
- Earn dividends on balances of \$100 or more
- Direct deposit and payroll deduction available
- Name your account anything you like

Christmas Club Account

Deck the halls with stress-free savings.

- Open with just \$25
- Earn dividends on balances of \$100 or more
- Direct deposit and payroll deduction available
- Balance transferred to Primary Share Savings on October 31 each year

Save just \$10 a week and you'll have more than \$500 to decorate your holidays!



Kids Club Account

It's never too early to start saving!

- Open with just \$25
- Earn dividends on balances of \$25 or more
- Certificate Accounts available for as little as \$250

Money Market Accounts

Step up your earnings and enjoy flexible access.

- Open with as little as \$1,000
- Tiered interest rates reward your higher balance
- Earn dividends on balances of \$1,000 or more
- Unlimited withdrawals
- FREE order of Money Market checks
- Up to 6 third-party payment transfers per month

Certificate Accounts

Lock in a higher return on your investment.

- Open with as little as \$1,000
- Terms from 6 months to 7 years
- Student Certificate Accounts available (ages 18-23) – minimum \$500
- Kids Certificate Accounts available (ages 1-17) – minimum \$250

Individual Retirement Accounts

Grow your nest egg at CDC FCU!

- Tax-advantaged savings account
- Traditional and Roth IRAs available
- IRA Certificates available – minimum \$500

Checking Accounts

Simply Checking

Truly FREE—no monthly fees!

- Open with just \$25
- No monthly service charge
- No minimum balance requirement
- Unlimited check-writing
- FREE Visa® Debit Card
- FREE Online Banking and Bill Pay with e-Statements*
- Direct deposit and payroll deduction available
- Overdraft Protection available

Choice Checking

Enjoy all the great benefits of our Simply Checking account while earning a competitive interest rate on your balance of \$1,500 or more. Open with just \$25.

Student Checking

Extra perks to get you started on your own path.

- Open with just \$25
- No monthly service charge or minimum balance requirement
- FREE Visa® Debit Card
- FREE Online Banking, Bill Pay & e-Statements
- Earn dividends on balances over \$1,000
- FREE first book of checks
- Reduced Non-Sufficient Funds fee (NSF)

Vista Checking

Get back on track with a little help from CDC FCU.

- Open with just \$50
- Overdraft Protection from your CDC FCU savings account
- ATM withdrawal up to \$100 per day
- Graduate to a Simply Checking account in 12 months

Vintage Checking (age 55 or better)

All the right features, plus extra benefits—because you've earned it!

- Open with just \$25
- All the FREE features of our Simply Checking account
- Earn monthly dividends at any balance
- 3 FREE Money Orders per month
- 3 FREE Cashier's Checks per month
- FREE box of checks each year
- FREE copies of cleared checks on request
- FREE statement copies
- FREE Bond Coupon Redemption
- FREE Document Copy Services

*Bill Pay is free with e-statements. If paper statements are received, bill pay is \$4.95 per month.

Investment & Retirement Services

A fulfilling future starts with solid planning today. Build your foundation with the help of a friendly, experienced Financial Advisor. We have partnered with CUNA Mutual Group, the leading provider of financial services to credit unions and their members worldwide, to offer you innovative investment products and solutions to help you reach your goals.

Services

- Investment & Retirement Planning
- Individual Retirement Accounts (IRAs)
- Thrift Savings Plan, 401(k) and 403(B) Rollovers
- 529 College Savings Plans
- Mutual Funds, Stocks, Bonds, Treasuries, REITs
- Trust Services

Helpful Guidance

- How to save money on your taxes*
- How to ensure a higher rate of return
- How to pay for education

Insurance Products:

- Low-cost Life Insurance & Mortgage Insurance
- Long-Term Care Coverage
- Disability Coverage

Keeping You On Track

Regular review of your investment plan is vital to reaching your goals. The CDC FCU Investment & Retirement Services Financial Advisor can help you review your investments and asset allocation to make sure they fit your current objectives, time horizon and risk tolerance, and help you make any necessary adjustments.

Contact a Financial Advisor for a no-cost, no-obligation consultation at 678-553-5328.

*Representative is not a tax advisor; speak with your tax advisor for full details.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. Trust services available through MEMBERS Trust Company. †CRPC® is a registered service mark of the College for Financial Planning®. FR011204-771E





Mortgage Loans

Our not-for-profit status allows us to waive intangible taxes on Georgia properties. This benefit isn't offered by for-profit companies such as banks and brokers.

Buying a Home

Our friendly mortgage experts make your homebuying experience as stress-free as possible, with a variety of mortgage products to choose from:

- 10-, 15-, 20- and 30-year Fixed-Rate Mortgages
- Hybrid Adjustable-Rate Mortgages (ARMs)
- Jumbo Loans
- Government Financing: Take advantage of various programs
- First-Time Homebuyer Programs

Refinancing a Home

Talk with one of our mortgage experts and see if refinancing could help you save each month and pay off your mortgage sooner.

Second Mortgages

- Fixed rates and payments
- Low closing costs
- Flexible qualifying guidelines

Home Equity Lines of Credit

The equity in your home can unlock a world of possibilities.

- Variable rates
- Flexible terms
- Access funds through credit card or check
- Available on first mortgages
- May be tax-deductible (contact your tax advisor for details)



Loans

Easy Application

Apply in person, over the phone or online. We promise fast approval (usually within 24 hours) to get you your funds quickly.

Auto Loans

Whether it's the new car of your dreams or refinancing on the vehicle you already love, you'll get the best rate and terms to fit your lifestyle when you finance through CDC FCU.

- Up to 100% financing – new & used
- Financing for motorcycles, boats and RVs
- Skip a payment anytime throughout the year
- Guaranteed Asset Protection and Mechanical Breakdown Protection available
- Credit Life & Disability Insurance available

Get pre-approved and visit the dealer with the confidence of a cash buyer!

Does 0% dealer financing seem too good to be true? You'll likely save more money by financing through CDC FCU! Check out our video at cdcfcu.com/Loans/Auto-Loans.aspx

Personal Loans

A personalized loan to fit your personal goals.

- Competitive rates
- Terms up to 48 months
- Choose your own custom payment due date
- Skip a payment anytime throughout the year

Debt Consolidation

Simplify and SAVE with a low-rate Debt Consolidation loan.

- Rates typically much lower than credit cards
- Terms up to 48 months
- Choose your own custom payment due date
- Skip a payment anytime throughout the year



Georgia Residential Mortgage License
NCUA #6053 NMLS #417841



Online Banking Services

You have convenient access to your finances anytime, anywhere with our innovative Online Banking services.

Online Banking

- View account balances in real-time
- Review transactions
- Transfer funds between accounts—even at other banks
- Track spending
- Reorder checks or debit card
- Apply for loans
- FREE to all members!

Bill Pay

- Pay bills 24/7
- Person-to-Person payments
- Schedule one-time and recurring payments
- Due date alerts via email and text
- Review payment history
- FREE with checking account and e-Statements

e-Statements

- Available sooner than mailed statements
- No risk of lost or stolen mail
- Clutter-free online storage and printing
- Less paper, less waste

Online Account Opening

Open a new account without ever leaving your home or office.

Direct Deposit

Get your money faster and skip the trip to the branch.

Other Services & Resources

All CDC FCU branches offer the following services:

- Money Orders
- Traveler's Checks
- Cashier's Checks
- Wire Transfers
- Foreign Exchange Service
- Gift Cards
- FREE Notary Service

Nationwide ATM Network

Members have access to more than 50,000 surcharge-free ATMs around the country. Visit cdcfcu.com for a full listing.

Accidental Death & Dismemberment Insurance (AD&D)

Members have the option of a complimentary \$1,000 AD&D policy to protect your family from unexpected financial burdens in the event of death or injury.

Other Insurance Products

Members receive discounted premiums on auto, home, renters or condo insurance.

Auto Buying Service

Our auto experts help you research and find the perfect car at the lowest possible price.

CDC FCU Routing Number

261171244

Become a Member Online!

You can join the Credit Union from any computer, 24/7! You'll need the following:

- Driver's License or Passport
- U.S. Social Security number
- U.S. Citizenship or resident alien status
- Initial \$25 deposit can be made by transferring funds or by check

Branch Locations

Northlake Office Park Location

2301 Parklake Drive
Atlanta, GA 30345

Monday through Thursday

All Services: 8:00 a.m. – 4:00 p.m.

Friday

8:00 a.m. – 6:00 p.m.

Saturday

9:00 a.m. – 1:00 p.m.

Call Center

404-325-3270 (option 3)
800-245-9655 (outside Atlanta)

Monday through Friday

All Services: 8:00 a.m. – 6:00 p.m.

Clifton Road Location*

1600 Clifton Road
Atlanta, GA 30333

Monday through Friday

All Services: 8:00 a.m. – 4:00 p.m.

Chamblee Branch Location*

4770 Buford Highway
Chamblee, GA 30341

Monday through Friday

All Services: 8:00 a.m. – 4:00 p.m.

Mailing Address

CDC Federal Credit Union
P.O. Box 49169
Atlanta, GA 30359-1169

Personal Access Line (PAL)

Available 24 Hours

In Atlanta

404-325-3270 (option 2)

Toll-Free

800-245-9655

Web site

www.cdccfu.com

*Limited Accessibility



We Do Business In Accordance With The Federal Fair Housing Law And The Equal Credit Opportunity Act.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

