

Monday, 30 November 2009

The Latest From TalkGwinnett.com

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The County Commission spent approximately two hours on Monday hearing primarily from angry residents, most of whom adamantly...

Brain Bytes

"It is our responsibilities, not ourselves, that we should take seriously."

Peter Ustinov



Georgia
Credit Unions
Celebrate
National
100th
Anniversary
With "A
Century of
Good Advice"



Submitted by Georgia Credit Union Affiliates

Credit unions throughout Georgia today mark the 100th anniversary of cooperative financial institutions in the U.S., and the 75th anniversary of the Georgia Credit Union League, by sharing "A Century of Good Advice."

Coinciding with the celebration of International Credit Union Day on Oct. 15, this initiative includes the release of a poll on the savings and spending habits of Georgia consumers, as well as the debut of an online video featuring Georgians of both young and senior ages offering their advice, hopes and dreams for a happy, sound life. In addition, Governor Sonny Perdue yesterday signed a special proclamation honoring International Credit Union Day. The poll results and video are available at <http://www.georgiacreditunions.org/>.

More than 1,000 credit union members from across the state were polled on questions ranging from the most influential person in their lives financially, to the

best financial advice they ever received, to their current spending and savings habits based on the recent recession. Among the poll findings:

- 46% spend less than they did one year ago; 41% spend the same as they did a year ago
- 65% of those polled say that their personal spending habits will be changed forever because of the current recession
- 53% say that either their mother or father was the biggest influence in their lives about money; The breakdown of those who chose father vs. mother was almost even: 27% said father, 26% said mother

Online Video Featuring Georgians

The short online video, "A Century of Good Advice," features Georgia seniors offering their experience and advice to younger generations for financial and emotional success, balanced with young Georgians who display their dreams for the future and the financial awareness they have gained even at a young age.

"At a time when Georgians are concerned about their spending habits and financial security, it's refreshing to see the financial struggles and triumphs of previous generations and the optimism and enthusiasm of future generations," said Michael Mercer, president and CEO of Georgia Credit Union Affiliates (GCUA). "By compiling testimonials of Georgians young and old about spending and savings habits over the years, Georgia credit unions hope to provide consumers with insight and inspiration for their own financial futures."

The compilation of personal and revealing footage gives insight into the financial similarities and differences of Georgians across generations. Among the advice offered:

- "Save, invest in growth, keep a sense of humor."
- "Be frugal with your money and generous with your time and spirit."
- "Never spend your future."
- "Spend less than you earn. Be generous with others."

Senior citizens from across the state featured in the video include: Jesus Beltran from Peachtree City; Sarah Diamond from Chamblee; Jesse Dixon from Atlanta; Bob Fowler from Albany; Grady Gafford from Macon; Brian Mulherin from Augusta; Betty Phillips from Macon; and Connie Potts from Conyers. Children from the Boys & Girls Clubs of Metro Atlanta represented young Georgians' perspective in the video, discussing their dreams for the next one hundred years.

In addition to viewing the video at <http://www.georgiacreditunions.org/>, consumers also can visit [facebook.com/creditYOUunion](https://www.facebook.com/creditYOUunion) to view the video and share their own

advice.

As credit unions across the U.S. and the state of Georgia celebrate these significant milestones, it's important for consumers to know that it has never been easier to join a credit union. Membership is open to individuals who are associated through employer, organization, community or other affiliation. Many credit unions now open their membership to the broader local communities where they operate. To find a local credit union or for more information, go to <http://www.georgiacreditunions.org/>

Credit unions are also more convenient than ever. In July, GCUA announced the 100th statewide location in a shared branching network that allows members to conduct transactions at participating locations. Members of credit unions with shared branching automatically have access to all shared branches, and reap the benefits and convenience of visiting any of the 100 shared branch locations across the state and more than 3,700 nationwide.

About Georgia Credit Union Affiliates

Georgia Credit Union Affiliates (GCUA) provides services and support that help credit unions meet the financial services needs of the state's more than 1.8 million credit union members. GCUA offers advocacy, educational, operational and marketing support for Georgia's 167 credit unions, which in 2009 have combined total assets of almost \$15 billion. More information can be found at <http://www.georgiacreditunions.org/>.