

# Insights for November 2018



MONTHLY NEWSLETTER  
**INSIGHTS**  
NOVEMBER 2018

## Holiday Loans Make the Season Brighter



Delta Community is making your holiday season a little easier! Now through December 31, apply for a 12-month [Holiday Loan](#) for as low as 6% APR<sup>1</sup> for well-qualified borrowers with excellent credit. The application is easy and the funds can go directly into your Checking Account—usually by the next business day. A Holiday Loan is great for:

- Traveling expenses
- Gift giving
- Hosting family
- Paying bills

To apply, [log in to Online Banking](#) and select **Apply for a Loan** under the **Loans** tab or ask a Delta Community representative for more information today.

## Friendsgiving Begins Today with a Special Bonus



Refer your friends, family and coworkers to Delta Community and receive a limited time double bonus—\$100 for each qualified referral<sup>2</sup> from November 1 to December 31. Celebrate with those who are most important in your life and give them the gift of Credit Union membership—plus they can get \$50 when they join. To get started, just follow these simple steps:

1. **Create** a Refer-A-Friend account online at [Refer.DeltaCommunityCU.com](https://Refer.DeltaCommunityCU.com)
2. **Send** a referral message to eligible friends via email, Facebook, Twitter or LinkedIn
3. **Check** the status of your referrals online
4. **You get \$100** for each friend who opens an account and meets a few simple requirements and **your friend gets \$50**

## 2018 Season of Giving and Receiving Sweepstakes



With this year's Season of Giving and Receiving Sweepstakes<sup>3</sup>, make a qualifying payment using Delta Community's [Bill Pay service](#) online or on our Mobile App from now through December 31 and you'll be automatically entered for a chance to win \$5,000 from Fiserv, our Bill Pay service provider! To participate, simply add and pay a new bill, activate a new eBill or set up a new AutoPay to be entered for a chance to win. Additionally, a matching donation will be sent to charity through the non-profit organization Good 360.

## Duluth Branch Celebrates 10th Anniversary



*SVP of Branch Delivery, Pam Davis (left) and CEO Hank Halter (far right) present the Duluth Branch with their award to commemorate this milestone.*

Last month, Delta Community celebrated the 10th anniversary of our Duluth Branch. During the ceremony, CEO Hank Halter presented Branch Manager Tom Fontaine with a special award to recognize the milestone and thank the team for their hard work and dedication to our members.

Almost 6,000 members consider Duluth their home branch, and it has welcomed nearly 1,200 new members this year alone. We are proud to support and serve Gwinnett County.

## Don't Miss Your Chance to Spend and Score



Football fans—you could be the envy of your tailgating pals! Skip the PIN on your Delta Community Visa® Debit and Credit Card purchases until November 15, 2018 and you'll be automatically entered for a chance to win the coolest tailgating gear in the Delta Community Spend and Score Sweepstakes.<sup>4</sup> You'll earn an entry each time you use your card on eligible purchases, so the more you spend the more chances to score big this football season!

Two lucky winners will receive a prize package valued at up to \$2,500:

- Big-Screen TV
- \$100 Visa Gift Card
- Fun Delta Community branded tailgating gear

## Reminder: Activate Your Bonus Reward Points



If you haven't already done so, be sure to activate this quarter's categories in Delta Community's [Bonus Reward Points Program](#). Your eligible Delta Community Visa Credit Card purchases will earn:

- **3x Reward Points** for eligible purchases at **Grocery Stores** and **Restaurants**.
- **2x Reward Points** for eligible purchases at **Gas Stations** and on **Travel**.
- **1x Reward Points** for every **\$1 spent on eligible purchases** in categories outside the bonus categories.

To activate, simply [log in to Online Banking](#), select **Reward Points** under the **Additional Services** tab, click **View/Redeem Points** and then the **Login** button. From the Reward Points home page, select the banner that says **Earn More Points** and then activate this quarter's bonus categories.

When you are ready to redeem your points for rewards, you can choose from a wide variety of Gift Cards, Merchandise, Travel with no blackout dates, and Cash Back.

## Delta Community Named One of the Best Places to Work



For the fourth consecutive year, Delta Community was selected as a finalist in the Best Places to Work survey, conducted by the *Atlanta Business Chronicle*.

Delta Community competed in the extra-large company category (more than 500 employees) and was named fifth among 10 finalists honored during the ceremony.

At Delta Community, our employees take great pride in the work they do serving our members every day. We are honored to receive this recognition.

### Monthly Blog

- [Tips for Buying a Car Online](#): It's no secret that technology is changing the way we do business, and smart shoppers can leverage high-tech tools to save time and money with almost any product, including vehicles. If you hate dealing with the hassle of shopping in person for a new or used vehicle, you may want to consider an online approach.

#### Financial Status

as of September 30, 2018  
 Assets: \$5.8B  
 Deposits: \$5B  
 Loans: \$4.6B  
 Members: 383,611

#### Holiday Closings

Veterans Day  
 Monday, November 12  
 and Thanksgiving Day  
 Thursday, November 22  
 Closed (Delta GO and TOC  
 Open)

#### Websites

[Homepage](#)  
[Members Insurance](#)  
[Careers](#)

#### Contact Us

800-544-3328  
[Locations](#)

#### Home Loan Line

866-963-7811

[2018 Holiday Closings](#)

To make sure this goes to your inbox, just add [Marketing@DeltaCommunityCU.com](mailto:Marketing@DeltaCommunityCU.com) to your address book.

1 APR=Annual Percentage Rate. Rates subject to change. This offer is based on creditworthiness at the time of offer acceptance. Income verification may be required. This offer is available November 1 - December 31, 2018.

2 Refer-A-Friend bonus cannot be combined with other promotions and is not valid for previous offers. Bonus payments are made within 60 days of program requirements being met. You can earn up to \$500 per year. See [Program Rules](#) for more information. Offer good November 1 - December 31, 2018.

3 The 2018 Season of Giving & Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts at 12:00:01 a.m. ET on 10/15/18 and ends at 11:59:59 p.m. ET on 12/31/18. Open to legal residents of the 50 United States and D.C. who are 18 years of age and older and are Delta Community Credit Union members. Void where prohibited. View [Official Rules](#) including details on how to enter by mail. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045.

4 Use your Delta Community Consumer Visa Debit and/or Credit Card as a non-PIN transaction purchase from October 15, 2018 - November 15, 2018 ("Sweepstakes Period") and you'll be automatically entered to win one of two prizes (consisting of a Big Screen T.V., \$100 Visa Gift Card, and Delta Community branded gear) as part of our Delta Community Card Spend and Score Sweepstakes! For complete contest rules and details visit [DeltaCommunityCU.com/SpendAndScore](http://DeltaCommunityCU.com/SpendAndScore).

NO PURCHASE NECESSARY TO ENTER OR WIN. Alternative method of entry available, by way of mail-in entries postmarked during the Sweepstakes Period. Sweepstakes open to legal residents of the United States, except residents of Florida, who are eighteen (18) years of age or older and who are either Delta Community members or eligible for Delta Community membership. Mail-in Entries must be submitted on a 3x5 card to qualify for entry. Enter as often as you wish; however, each mailed entry will count as one (1) entry into the random drawing and must be mailed in a separate postmarked and stamped envelope.

**NCUA** This credit union is federally insured by the National Credit Union Administration.

 EQUAL HOUSING LENDER

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