

CELEBRATING 50 YEARS OF BOND

Feb. 2022

a note from our

CEO



J CRAIG MCDONALD



Happy New Year everyone.

Of course we hope that you all had a joyful holiday season. Even though 2021 was a trying year for many of us, the Credit Union had a better year than expected. Our goals were exceeded; only because of you our members.

As we enter our 50th year, it is with great anticipation that we feel 2022 will be one of the best years ever. Especially with Bleu Walker joining as a board member!

In 1972 a few visionaries saw a bright future for our neighborhoods and founded BOND. (check out our history on the website. www.bondcu.com) Here we are 50 years later continuing their vision as to how we can better serve you and the greater community.

The Board, volunteers, staff and myself want to wish you a very safe and happy 2022.

See you 'round the hood!

New Year, New You

Take
Advantage
of our No
Credit-Check
Personal Loans

Up to \$3,500
12% APR
12 Months

*Current Members
Only





433 MORELAND AVE NE
ATLANTA GA 30307

OFFICE 866.525.0619
FAX 404.577.8529

BRANCH HOURS
M-F 10a-6p

BOARD OF DIRECTORS

- BILL CARMICHAEL - CHAIRPERSON
- BLEU WALKER - BOARD MEMBER
- KEVIN SULLIVAN - VICE CHAIRPERSON
- HOUSTON WHEELER - TREASURER
- FRED SMITH - SECRETARY

Holiday Closings

- 1/17 MARTIN LUTHER KING JR. DAY
- 2/21 PRESIDENTS DAY
- 5/30 MEMORIAL DAY
- 6/20 JUNETEENTH INDEPENDENCE DAY
- 7/4 INDEPENDENCE DAY

MEET OUR TELLERS



La'Shawndra Glenn

I have had the pleasure of working in the banking/financial field for years, and it has become a passion of mine. I love the responsibility of assisting customers/clients with their financial needs and guiding them towards financial freedom. Passion, Commitment, and Dependability are a few of my favorite core values that keep me motivated. BOND has done an extraordinary job with enhancing the skills that I have already obtained, they encourage my professional development and support my career goals. My "work-life balance" that allows me to spend time with my family and read the latest Amazon/Kindle books on my spare time. I hope that I am able to continue to move up the career ladder and be a part of the BOND family for a very long time.



Tempest Daniel

I have been with B.O.N.D for 7 months. I started as a part time teller and I was promoted to Tell Supervisor. I have been in banking for over 10 years and being with B.O.N.D. has been a great learning experience. I love the members and the great team of people I work with. Everyday is a new challenge that allows me to show my skills and love for the job. I look forward to more opportunities for growth with the company.

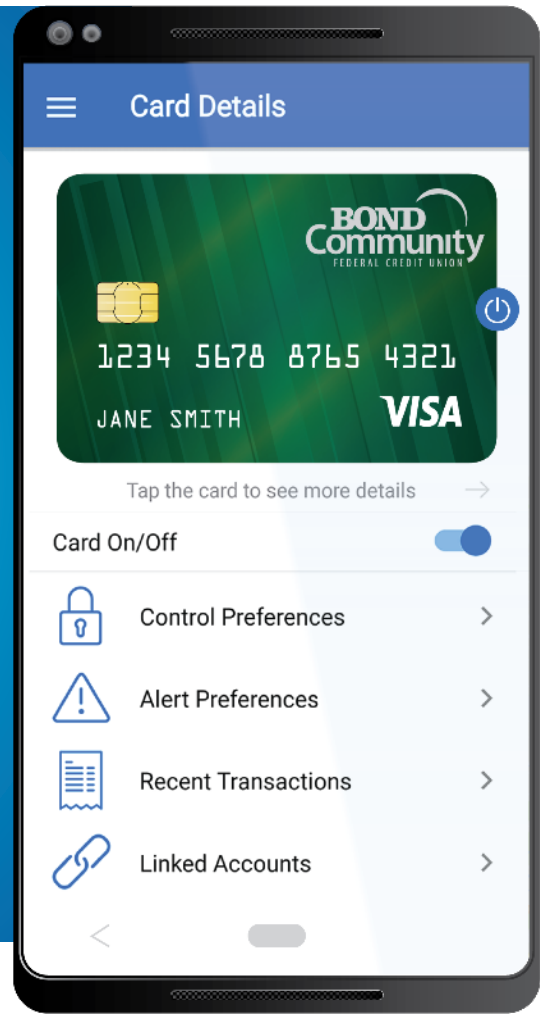
In charge with CardValet:

Protect your debit/credit cards through your mobile device by receiving alerts and defining when, where, and how your cards are used with CardValet (from Fiserv).

A separate app from our mobile banking app (BONDCU), CardValet allows you to:

- receive card usage alerts
- establish transaction controls for dollar amount limits, merchant categories, transaction types and geographic locations
- turn cards OFF if they're misplaced or stolen and back ON when found or when you're ready to use them

Available for free on Android & iOS.



MOBILE / REMOTE DEPOSIT TIPS



- Place your check on a plain and dark background to take the picture, and mark the back of your check as "Mobile Deposit" to avoid confusion and to prevent duplication.

- There is a total of 10 checks that can be submitted remotely per day. The total and maximum dollar amount of mobile deposits is \$10,000 per day.

- Mobile deposits for amounts over \$5,000.00 will be reviewed and approved manually by the credit union staff. Until then, the check will show as Pending on the app.

- The deadline for Remote Deposits is 4:00 pm EST on a Banking Day. Any Remote Deposits not received on a Banking Day will be considered to have been received on the next Banking Day.

§ Check deposits submitted on the app before 4:00 pm EST on business days will be processed by 7:00 pm EST. Meaning, you will be able to see the deposit on your account's history and balance by 7:00 pm EST.

§ Check deposits submitted on the app after 4:00 pm EST on business days will be processed by 7:00 pm EST the next business day.

§ Check deposits submitted on weekends and holidays before 4:00 pm EST will be processed by 7:00 pm EST the next business day.

§ If the check is submitted after 4:00 pm EST on weekends and holidays, it will be processed by 7:00 pm EST the second business day.

- We will send you Mobile Deposit Rejection notices via Secured Message* through Virtual Branch/Online Banking. *Not accessible through the smart app.