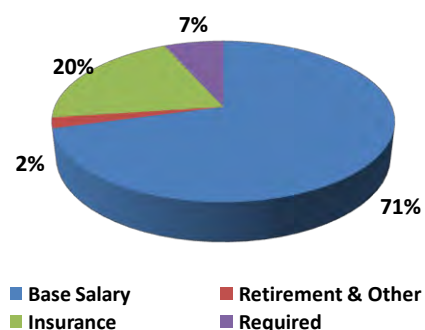


Your Total Compensation

January 2012 – December 2012

Category	Company Contribution
Annual Salary As of November 1, 2012	\$37,502.40
*Includes estimated value of paid time off of \$4,904.88	
**Does not include any potential bonus or incentive compensation.	
Vacation	\$2,163.60
Holidays	\$1,298.16
Sick Leave	\$1,443.12
Total Direct Pay	\$37,502.40
Required Benefits	\$3,528.56
Social Security Taxes & Medicare	\$2,868.93
Unemployment	\$239.60
Workers' Compensation	\$420.03
Health Benefits	\$10,217.40
Medical, Dental and Vision	\$10,197.48
Employee Assistance Program	\$19.92
Life and Long Term Disability Benefits	\$623.52
Accidental Death & Dismemberment	\$66.00
Life and Long Term Disability	\$557.52
Retirement Benefits	\$1,125.07
*401(k) Capital Accumulation Plan	\$375.02
*Money Purchase Pension Plan	\$750.05
*Estimated based on salary and contribution level as of November 1, 2012.	
Total Indirect Pay	\$15,494.55
Your Total Compensation	\$52,996.95



2012 Benefit Plans

The following information reflects your 2012 benefit elections including highlights of the plans in which you are enrolled. For more information about a specific benefit plan, please refer to the benefit descriptions on the Human Resources website. Questions about your individual coverage may be directed to Human Resources or the appropriate insurance carrier. All contact information is listed on the inside front cover of this statement.

Health Care Plans

Medical, Dental and Vision Insurance

Our records indicate that you have elected **Employee + Child** coverage in the **POS** plan.

POS Medical Plan

Highlights of the plans are as follows:

Benefit	In-Network	Out-of-Network
Primary/Specialist office visit	100% after \$25/\$35 copay	60% after deductible
Inpatient /Outpatient services	100%	60% after deductible
Outpatient Hospital	100% after \$100 copay	60% after deductible
Lifetime maximum	Unlimited	\$5,000,000
Deductible	none	\$500 indiv/\$1,500 family
Out of pocket maximum	\$0	\$4,000 indiv/\$12,000 family
Prescription drugs	Tier 1 \$15	Tier 2 \$30
	Tier 3 \$60	40% after deductible

Dental Plan

Dental Plan highlights are as follows:

Benefit	Coverage
Deductible	individual/\$50 family/\$150
Annual maximum benefit	\$1,500 deductible
Preventive and diagnostic care	100% no deductible
Basic care	80%
Major services	50%

Vision Care Plan

Vision Plan highlights are as follows:

Benefit	Coverage
Deductible	none
Standard co pay	\$20
Eye examinations	once every 12 months
Lenses	once every 12 months
Frames	once every 24 months

EAP

You and your dependents are provided up to three EAP sessions per problem per year.

Life and Disability Benefits

Life Insurance

Georgia Credit Union Affiliates provides Group Term Life insurance for all employees who work 25 hours or more per week at a rate of three times your annual salary rounded up to the nearest \$1,000. Dependent coverage is provided in the amount of \$2,000 per dependent and \$2,000 for spouse at no cost to you. Your coverage, according to our records will be **\$113,000**. The company pays the full cost of your group term insurance.

Long-Term Disability (LTD)

Georgia Credit Union Affiliates also funds a long-term disability plan that provides you with 66 2/3% of your annual salary up to a maximum of **\$9,000.00** per month. Your benefit will be **\$2,083.47** per month as long as you qualify as disabled.

Accidental Death and Dismemberment Insurance

If your death or dismemberment is as a result of an accident, you or your beneficiaries will receive up to **\$100,000**.

Flexible Spending Accounts (FSAs)

The company allows you to reduce your income taxes and FICA on amounts withheld from your pay for eligible medical expenses and dependent care costs. Paying for this with pre-tax dollars will allow you to save the payroll taxes you would have paid on this money. For a typical two-wage earner family, taxes are as follows for 2011:

Taxable Income	Federal Tax	FICA Tax	Total
\$15,100-\$61,300	15.00%	7.65%	22.65%

Based on the tax rates shown above, if you paid for \$1,000 of medical and dependent care expenses through the Flexible Spending Accounts, your tax savings would be \$226.50. If your tax bracket is higher than the one shown above, your savings would be even greater.

Healthcare Reimbursement

You do not currently contribute to the Health Care Reimbursement account.

Dependent Care Reimbursement

You are currently contributing **\$4,992.00** on a pre-tax basis for eligible dependent care expenses for an estimated tax savings of **\$1,130.69**.

Retirement Benefits

Long-term planning is a critical part of your financial security. Georgia CU Affiliates offers two retirement plans (in addition to Social Security benefits) to help you achieve financial security in your retirement years.

401(k) Capital Accumulation Plan

You may defer from 1% to 100% of your earnings on a pre-tax basis. You are currently contributing at a rate of **1.00%** per pay period. Georgia CU Affiliates will match the first 3% of your deferral at a rate of \$1 for every \$1 you contribute and will match the 4th and 5th percent you contribute at a rate of \$.50 for every \$1 you contribute. All deferrals are subject to IRS limits. Your balance as of November 1, 2012 was **\$7,373.03**.

Money Purchase Pension – Retirement Savings Fund

This retirement plan is funded 100% by GCUA. Once you are eligible for participation, a contribution of 2% of your base during your first five years of employment and 6% of your base after five years of employment will be made on your behalf. Your balance as of November 1, 2012 was **\$2,307.92**.

Social Security

The purpose of Social Security is to provide you with a minimum level of income at retirement or survivor income for your family in the event of your death or disability. Social Security is not intended to be your only source of income. Instead, it is meant to supplement the retirement plans, insurance programs, savings, and other personal investments you will accumulate during your working years.

To request a printout of all of your eligible Social Security earnings dating back to the first year you began working call 1.800.772.1213 or visit www.ssa.gov.

Paid Time Off

Vacation

Georgia CU Affiliates provides vacation as one of the many ways we show appreciation for your loyalty and continued service. This is an important time for you to rest, relax, and pursue special interests. You currently earn **10** hours of vacation per month for a total of **15** days per year.

Holidays

Georgia CU Affiliates recognizes 9 paid holidays during the year. The 2012 holidays are: New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Memorial Day, Fourth of July, Labor Day, Columbus Day, Thanksgiving Day and Christmas Day.

Sick Leave

In addition to vacation, you currently accrue sick leave at a rate of **6.67** hours per month for a total of **10** days per year.

Additional Leave

Employees are entitled to paid time off for Bereavement Leave, Jury Duty, and Military Leave.

Additional Benefits

Tuition Assistance

Full time employees may be eligible for tuition assistance for work-related courses of such professional development when financially feasible and when the coursework is directly related to the current position or career advancement opportunities within Georgia Credit Union Affiliates. In order to be eligible for tuition expense reimbursement, employees must be full time regular employees with a minimum of six months of employment. The President/CEO may authorize reimbursement for up to 100% of the direct educational cost including registration fees, course fees, books and materials. In all cases, a monetary amount will be discussed with the employee in advance. Failure to complete the coursework will require that the employee reimburse Georgia Credit Union Affiliates for any advance tuition paid on the employee's behalf. If an employee resigns or is terminated before receiving a grade, the employee will not be reimbursed for tuition expenses and will be required to reimburse the tuition paid to the employee. If an employee resigns or is terminated within twelve (12) months of receiving reimbursement, the employee must repay Georgia Credit Union Affiliates in full.

AFLAC

Voluntary benefit for Short Term Disability, Cancer, Hospital & Accident insurance is available through AFLAC.

A Few Words About This Statement

This statement was prepared with the assistance of Employee Benefits Communications, Inc., a benefits and communications consulting firm. It is based on information available from Company records, summary plan descriptions, policy manuals, and other sources of data. All information is estimated based on the available data as of November 1, 2012, unless otherwise noted. The preparation and distribution of this statement is not deemed a guarantee of continued employment for any period. This Statement is simply an estimate of possible benefits and does not create any legal rights.

While every effort has been made to report information accurately, all details furnished, including eligibility for benefits, must necessarily be governed by the provisions of the plan documents pertaining to the various benefits.

Please bring any errors to the attention of the Human Resources Department.

Presenting Your 2012 Total Compensation Statement

To: Mary

I am pleased to present your personalized benefits statement which has been prepared for you as of November 1, 2012. Georgia Credit Union Affiliates recognizes the valuable contribution made by all of its employees and we strive to provide a full compensation package composed of competitive pay and a comprehensive benefits program. It is important for you to understand the aspects of your pay and benefits package so we are once again providing you with the enclosed information.

Your statement provides a summary of the employment benefits you receive as an employee of Georgia Credit Union Affiliates. This analysis has been customized for you and it outlines the current benefits that are provided by the company, as well as the cost of those benefits. We take pride in the level of benefits that are provided, and this statement displays the value of your benefits and how it represents a significant part of our total compensation.

Please review your statement carefully, let me know if you see any errors. Then keep it from year to year to watch your benefits increase as you add to your income and years of service with GCUA. I hope you find your statement to be informative and interesting.

If you have any questions about your benefits through GCUA, please contact me and I will be happy to help.

Sincerely,



Tish Fernandez