



Office Locations

Cobb County

WellStar Cobb Hospital
3950 Austell Rd.
Austell, GA 30106
Phone: (770)732-3604
Fax: (770)732-7339

WellStar Kennestone Hospital
675 Campbell Hill St.
Marietta, GA 30060
Phone: (770) 793-7110
Fax: (770) 793-7960

DeKalb County

North DeKalb Mall
2050 Lawrenceville Hwy, Ste C-40
Decatur, GA 30033
Phone: (404) 978-0080
Fax: (404) 978-0095

DeKalb Medical
Central Campus
2701 North Decatur Rd.
Decatur, GA 30033
Phone : (404) 501-5644
Fax: (404) 501-5946

Douglas County

7421 Douglas Blvd., Ste D
Douglasville, GA 30135
Phone: (770) 920-1221
Fax: (770) 577-7277

Fulton County

South Fulton Medical Center
1170 Cleveland Ave.
East Point, GA 30344
Phone: (404) 466-1970
Fax: (404) 466-1972

Paulding County

4215 Jimmy Lee Smith Pkwy. Ste. 9
Hiram, GA 30141
Phone: (770) 222-7778
Fax: (770) 222-9963

Mortgages

CUFS
(770) 506-7476

Loan Express

24 Hour Lending Service
(800) 648-0259

Audio Response Line

(404) 978-0089



The first place to look for Credit Union information

HOME IMPROVEMENT LOANS AT YOUR CREDIT UNION

Are you tired of that old kitchen? Do you need extra room for a growing family? How about a swimming pool to cool off during the upcoming summer? Whatever your needs or dreams, making home improvements is one of the smartest ways to spend your money. Not only are you improving your quality of life, but making an investment that will pay you a nice return when it comes time to sell your home.

Whether your project is large or small, your credit union has the right home improvement loan for the job. If you have a definitive project in mind, we can offer you a closed-end loan. You'll know your exact monthly payments and exactly when the loan will be paid off. If your plans are a little more fluid, with several goals in mind stretched over a length of time, perhaps an open-end line of credit is the answer. With a line of credit, you can draw on your credit as you need it. Once the funds are replenished, they are again available to you.

And here's a bonus: In many instances, the interest you pay on a home equity loan is tax-deductible. (Consult with a qualified tax expert on whether interest on a home equity loan is tax deductible in your specific situation.) That means the "net cost" of your loan is even lower. If you're looking to "feather your nest," whether a little or a lot, call or stop by your credit union today, and we'll help turn your plans into reality.

ANNUAL MEETING '08 UPDATE

The annual meeting of MembersFirst Credit Union was held on Tuesday, February 12, at 3:30 p.m. The new volunteer board of directors for 2008 is :

- Chairman: Joe Van Horn
- Vice Chairman: Billy Reid
- Treasurer: Jack Hague
- Asst. Treasurer: Lloyd Rucker
- Secretary: Nancy Ward
- Asst. Secretary: Lee Underwood

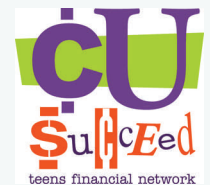
- David Ciganek
- Ricky Clemmons
- Willie Drain
- Nancy Lawson
- Donna Lewellyn
- David Makkers
- Don Neunaber



Enroll in e-Statements today. It's safe, free, and convenient plus, you're helping to save the environment.

E-statements can be accessed through FlexTeller.

Congratulations to our two CU Succeed Scholarship winners: Christopher Reed of Southwest DeKalb High School and Tasha Carlyle of Bremen High School.



Holiday Closings



Memorial Day - Saturday, May 24 and
Monday, May 26
Independence Day - Friday, July 4

Your Privacy Notice

MembersFirst Credit Union is committed to the privacy of our members. Under Federal law, we are required to provide you with a privacy notice. It describes our credit union's privacy policy and practices regarding the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. We do not sell your personal information to anyone.

If after reading this notice you still have questions, please contact us at:

Member Services
MembersFirst Credit Union
P. O. Box 33189
Decatur, GA 30033-0189
(404) 978-0080

OR

Information We Collect and Disclose About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other financial institutions where you conduct financial transactions.

Disclosure Of Information To Parties That Provide Services To Us

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide competitive products and services. We may also disclose nonpublic personal information about you as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with MembersFirst Credit Union we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.

What Can You Do to Help Protect Your Privacy

The Credit Union is committed to protecting the privacy of members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PINs) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, and other personal information to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks you for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number at home or work changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us at 404 978-0080. We are here to serve you.

FEE SCHEDULE

| | |
|---|-----------------------|
| BASE SHARE ACCOUNTS | |
| Excess Withdrawal Fee (above 3 per quarter) | \$3.00 |
| Closure Fee (within 90 days of opening) | \$20.00 |
| SHARE DRAFT (CHECKING) ACCOUNTS | |
| Monthly Minimum Balance Fee For Share Draft Accounts | |
| - Direct Deposit Share Draft (earns interest on average balance of \$1,000) | \$0.00 |
| - No Fee Share Draft | \$0.00 |
| - Interest Share Draft (average balance below \$300.00) | \$5.00 |
| - Personal Business Share Draft (average balance below \$1,000) | \$10.00 |
| - Basic Business Share Draft (average balance below \$1,000) | \$10.00 |
| - 55 Plus Share Draft (aggregate average balance below \$5,000) | \$10.00 |
| NSF (Non Sufficient Funds-per item) | \$30.00 |
| Stop Payment | \$30.00 |
| Overdraft Privilege (per item paid on your behalf) | \$30.00 |
| Overdraft Transfer | \$7.00 |
| Draft (Check) Copy | \$2.00 |
| Collection (overdraft) | \$15.00 |
| Draft (Check) Printing Charges | depends on style |
| CHRISTMAS CLUB Early Withdrawal | \$10.00 |
| MONEY MARKET ACCOUNTS | |
| Minimum Balance Fee (average below \$1000) | \$5.00 |
| Excess Withdrawal Fee (each over 6 per month) | \$5.00 |
| OTHER FEES & CHARGES DEBIT | |
| Returned Deposited Items: | |
| - From others | \$15.00 |
| - From member | \$25.00 |
| Account Activity Printout | \$5.00 |
| Account Balancing/Research (per hour) | \$20.00 |
| Account Verifications | \$10.00 |
| Bad Address (Monthly) | \$5.00 |
| Check Cashing (checks over \$200.00) | \$5.00 |
| Collection Item (from another institution) | \$2.00 |
| Gift Checks (per check) | \$2.50 |
| Inactivity Monthly Fee (no activity for 12 months) | \$5.00 |
| Money Orders (each) | \$1.50 |
| NSF (Non Sufficient Funds-per item) | \$30.00 |
| Photo Copy (per page/first 3 pages free) | \$2.00 |
| Shared Branching Convenience (per transaction) | \$1.50 |
| Signature Guarantee (for members only) | \$10.00 |
| Stop Payment | \$30.00 |
| Telephone Transfer (teller assisted) | \$2.00 |
| Teller/Official Check Copy | \$25.00 |
| Teller/Official Check (payable to other) | \$5.00 |
| Travelers Check | 1% of purchase amount |
| Wire Transfer (Domestic) | \$15.00 |
| Wire Transfer (International) | \$35.00 |
| Replace Lost Card VISA/Debit/ATM | \$10.00 |
| ATM Transaction Fees: | |
| - Non MembersFirst ATM Transaction | \$1.50 |
| - Non MembersFirst ATM Balance inquiry fee | \$1.50 |
| UCC Form Filing | \$10.00 |
| Loan Application | \$25.00 |
| GA Mortgage Loan Fee | \$6.50 |
| Flood Certification | \$25.00 |
| Title Fee (used vehicle loans) | \$49.00 |