



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) 798-1073

Audio Response Line

(404) 978-0089



CREDIT UNION CAR SALE! Win an Apple iPad!

MembersFirst Credit Union and Credit Union of Georgia are joining forces to bring you a selection of over 100 quality cars from a variety of dealers. You can compare cars, choose one that is best for you and avoid the hassle of driving from one dealership to another. We're offering special rates as low as 3.75% APR for 36 months for qualified borrowers. Visit the credit union car sale and select a new car for yourself on **Friday, May 14th from 12 noon to 6:00 pm and Saturday May 15th from 9:00 am to 3:00 pm**.



Get pre-approved today so you know how much you have to shop with! Loan officers will be on site to help you close your loan and drive away that same day! PLUS, when you close a loan on a car with MembersFirst Credit Union on either day of the sale, you will be entered into a drawing to win a brand new, just-released, Apple iPad. The Car Sale will be held in the Parking Lot of **Citizens Square Shopping Center at 4075 Marietta Highway in Dallas, Georgia 30157**. Don't miss this opportunity to buy a great car, at a great rate, financed by YOUR credit union. Visit us at www.MembersFirstGA.com for more information.

MEMBERSHIP PAYS - Realize The Benefits !

Financial advisors and spokespersons in the media are talking about the advantages of credit union membership over traditional banking relationships - value, quality of support, personal service, ease of conducting business, products and services, better rates... the list goes on. Still, studies show that many existing and potential credit union members are not taking full advantage of the cost-saving opportunities available through the credit union. Individuals continue to pay higher fees on checking accounts, find it difficult to save, and are paying outrageous rates on auto loans, credit cards and personal loans at other institutions.

If you have a credit union account, you are half way there! We challenge you to take an inventory of your wallet. How many financial institutions do you have handling your money? One for checking, one for savings, a couple for credit cards, one for your mortgage and another handling your auto loan?

Mike Newberry Says: "MembersFirst Credit Union has been an incredible asset to me for over 20 years... the one benefit that stands out foremost in my mind is the fact that members receive personal attention when they walk in. I have benefited by the very competitive rates that I have had on auto, home mortgage, and personal loans. No other bank comes remotely close to the benefits that our own personal Credit Union has to offer!"

Here are THREE things you can do right now to gain better control and reduce cost:

1. Move your checking account and direct deposit to the credit union.
2. Refinance your Auto Loan, our rates are as low as 4.00% APR.
3. Transfer your credit card balances - lower your rate and payment.

Share the benefits of credit union membership with your co-workers and family members so they can join over 90 million credit union members nationwide who are saving an estimated \$8 billion a year thanks to better rates and reduced fees.

2010 ANNUAL MEETING UPDATE

The annual meeting of MembersFirst Credit Union was held on Tuesday, February 9 at 3:00 p.m. The new volunteer board of directors for 2010 is:

Chairman: Billy Reid
Vice Chairman: Jack Hague
Treasurer: Don Neunaber
Asst. Treasurer: Lloyd Rucker
Secretary: Nancy Ward
Asst. Secretary: Nancy Lawson

Willie Drain Don Remillard
Donna Lewellyn Lee Underwood
David Makers Joe Van Horn



Memorial Day - Saturday, May 29 and
Monday, May 31
Independence Day - Monday, July 5

ATTENTION: SPECIAL NOTICES

Change in Terms of Funds Availability Policy

Effective **February 27, 2010** - Depending on the type of check you deposit to your checking account, your funds may not be available until the **second business day after deposit**. For the complete Funds Availability policy, please visit our website at www.membersfirstga.com

Supervisory Audit

The Supervisory Committee is performing a verification of Members Accounts as of 3/31/10. Please compare your statement to your records and report any discrepancy to:

Wanda Norman, Internal Auditor
MembersFirst Credit Union
PO Box 33278
Decatur GA 30033-0278.

CONGRATULATIONS to our two CU Succeed



Scholarship winners: Taylor Oviedo and Gretchen Kreutz who are attending Savannah College of Art & Design. Next drawing for the scholarship is August 16, 2010.

The submission deadline is **August 15, 2010**.

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, as it 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.