

FIRST FORUM

The first place to look for Credit Union information.

Dare to Compare

When was the last time you reviewed your checking account? Is it all that you expected? Like most people, you probably just go through the motions and write checks, swipe your card and wait for your direct deposit to hit so you can do it all over again next pay period.

A MembersFirst Checking Account has all the benefits you need. In fact, we offer more free services than most banks, and on the rare occasion that we have to charge a fee, typically it is much lower than the bank's fee. The checklist below helps you compare your current account to a MembersFirst Basic or Direct Deposit Checking Account; some of the most common fees are listed for you. Check the fees at your bank and compare.

Feature	MembersFirst Checking	Our Fee	Your Bank's Fee
Visa Check Card	✓	None	
Bill Pay	✓	None	
Free Online Banking	✓	None	
Overdraft Protection from Savings	✓	\$5 per transfer	
Overdraft Privilege*	✓	\$27 if used	
Supplemental Checking Account at No Charge	✓	None	
Unlimited Check Writing	✓	None	
ATM Withdrawals at: MembersFirst ATMs Publix Presto ATMs CU Here & CU24 ATMs	✓	None	
Withdrawals at Foreign ATMs	✓	\$1.25	
Required Minimum Balance	-	None	
Returned Check Fee (NSF)	-	\$27	
Interest on Direct Deposit Checking Accounts	✓	0.6% APY**	

*Overdraft Privilege is available on checking accounts based on credit union approval.

**APY - Annual Percentage Yield

The features and fees above are based on our Direct Deposit and Basic Checking Accounts and are current as of June 12, 2006.

To find out more about the other Checking Accounts we have available, please visit our Web site at www.MembersFirstGA.com.

Our Hours Are Changing Effective July 1, 2006.

DECATUR (MAIN) OFFICE & HIRAM OFFICE

Mon., Tues., Thurs. & Fri.:
9:00 AM to 4:30 PM
Wednesday: 9:00 AM to 2:30 PM
Saturday: 9:00 AM to 1:00 PM

DOUGLASVILLE OFFICE

Mon., Tues., Thurs. & Fri.:
9:00 AM to 4:30 PM
Wednesday: 9:00 AM to 2:30 PM

COBB HOSPITAL, DEKALB MEDICAL CENTER & KENNESTONE OFFICE

Mon., Tues. & Thurs.:
9:00 AM to 4:00 PM
Wednesday: 9:00 AM to 2:30 PM
Friday: 7:00 AM to 2:00 PM

SOUTH FULTON OFFICE

Friday: 7:00 AM to 2:00 PM

Simplify Your Summer . . .
Get a MembersFirst Visa Credit Card.

• SAFE
• SIMPLE
• CONVENIENT

Anywhere you go, take us with you.

- Visa Classic
- Visa Platinum
- Visa Secured

Summer
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SERVICE CENTER CLOSING

The Southern Federal Credit Union locations in Fayetteville, Griffin, Morrow and Peachtree City will NO LONGER be serving members as service center outlets effective at the close of business on Saturday, September 30, 2006. If you currently use one of the Southern Federal Credit Union locations as your service center outlet, please consider using one of the following outlets.

Fayetteville

Delta Community Credit Union
140 South Highway 92
Fayetteville, GA 30215
(404) 715-4725

Morrow

IBM Southeast Employees CU
1135 Mount Zion Road
Morrow, GA 30260
(800) 873-5100

Peachtree City

Delta Community Credit Union
472 Crosstown Drive
Peachtree City, GA 30269
(404) 715-4725

All of these service center outlets offer Saturday hours. For more details on the hours of operation or to find a service center near you please visit:

www.cuservicecenters.com or www.MembersFirstGA.com

E-mail Fraud Alert!

Scammers and hackers are becoming more sophisticated and consistently trying new and innovative ways to get information about your account. As your Credit Union, we take our duty to protect your information and your money very seriously. MembersFirst Credit Union will never ask you to provide, verify or change your account or log-in information via e-mail. Please use extreme caution when responding to any unsolicited e-mails that require you to enter your personal account information. If you think you have been a victim of e-mail fraud, file a complaint with the Internet Fraud Complaint Center (IFCC) at www.ifccfb.gov, and if you are suspicious about an e-mail that appears to come from MembersFirst Credit Union, please give us a call at **(404) 978-0080**.

BRANCH HAPPENINGS

Douglasville Branch

Our new branch located at Boulevard Center in Douglasville opened its doors on April 24. This new location features a 24-hour ATM, a night deposit box, a full-service teller line and private offices for closing your loans. Our grand opening was held on June 20, 2006.

DeKalb Medical Center

Our DeKalb Medical Center Branch now has a full-time loan processor on-site to help you get your loans closed faster. Micah is waiting to help you, so stop by and see him today.

Hiram Branch

Please welcome the newest members of our team in Hiram: Wesley Hulsey, Chris Ring and Teresa Spence.

North DeKalb Mall

Please welcome the newest member of our team at North DeKalb Mall: Geraldine Parkin.



Office Locations

Cobb County

Cobb Hospital
3950 Austell Road
Austell, GA 30106
Phone: (770) 732-3603
Fax: (770) 732-7339

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

DeKalb County

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

DeKalb Medical Center
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) 466-6470
Fax: (404) 466-6471

Paulding County

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

Loan Express

24-Hour Lending Service
(800) 648-0259

Audio Response Line

(404) 978-0089

Web Site

MembersFirstGA.com

CU Succeed members, don't forget to bring in your report cards by Tuesday, August 1, 2006. Please be sure to turn in your report cards to enter the scholarship drawing.

We'll be closed that day!

Independence Day – Tuesday, July 4
Labor Day – Monday, September 4

A MembersFirst Checking Account Is Truly FREE! No Hassle! No Fees!

You have better things to do with your time and money.

- Hassle-Free Direct Deposit
- Free Bill Pay • Free Online Access
- Free e-Statements
- No Minimum Balance
- Free Visa Check Card

Ask about our Checking Accounts today!

