

First FORUM

SUMMER 2010



Want to Split \$20? How About \$50?

Do you know someone who could benefit from belonging to the credit union?

Because you are a member of the credit union, members of your immediate family are also eligible to join. When you refer your family members, co-workers or friends to the credit union and they join, you could earn up to \$25 and they could earn up to \$50.

Share the credit union difference: Our profits don't land in the pockets of a few shareholders. Instead, they are returned to member/owners in the form of lower rates on loans, higher rates on savings or improved services.

The more members who join the credit union, the stronger we become. So do yourself, your family and friends a favor and direct them to the credit union. They will thank you for it, and so will we! Visit us online at www.membersfirstga.com to find out more about our Member Referral program. Get started with the coupon on the back.

CU Succeed Scholarship

Attention CU Succeed members! Don't forget to turn in your transcripts and report cards for your second semester. The drawing for two \$250 scholarships will be held on August 16, 2010.



Winner of a New Apple iPad™!

Congratulations to Naomi Holloman of Grace Baptist Christian School. Naomi purchased a car at the credit union car sale held on May 14th and 15th and is the winner of a New Apple iPad™!

Holiday Closings

Independence Day
Monday, July 5, 2010

Labor Day
Monday, September 6, 2010

Account/Service Type	What's Required	Reward
New Checking Account	Open a New Checking Account ¹ with a minimum balance of \$50 and a New Membership Savings Account	New member earns \$25 Referring member earns \$25*
New Membership Savings Account with Payroll Deduction	Open a New Membership Savings Account with payroll deduction ² of at least \$25.00 per pay period	New Member earns \$10 Referring Member earns \$10
New Direct Deposit of Paycheck	Add Direct Deposit of your Net Paycheck to your new Checking Account	New Member earns an additional \$10
FlexTeller Online Banking with e-Statements	Sign Up for FlexTeller Online Banking and e-Statements	New Member earns an additional \$5.00
New Credit Card Account	Open a New Credit Card Account	New Member earns an additional \$10
New Loan Account	Open a New Loan ³	New member earns an additional \$2.00 per thousand of original loan balance

¹Membership Savings Account is required to open a Checking Account. Checking Account must be opened at the same time as the New Membership Savings Account to qualify for \$25 reward. A minimum balance of \$25 is required in New Membership Account to keep it open. Incentives for Credit Cards and Loans will be paid upon approval of loan based on individual credit worthiness. ²If Payroll Deduction is not available, then reward is \$5.00. ³Excludes Teacher Loan, Fast Cash Loan, Holiday Loan and Share-Secured loans. *New and referring member must be at least 18 years old to qualify for rewards. Rewards will be posted to Membership Savings Account. This program cannot be used in combination with any other referral rewards program at the credit union.

Summertime is a busy time! Do not forget to give us your new address if you are moving. And while you are at it, why not switch to a safer way to receive your statements? Sign up for e-statements today. Visit us online at www.membersfirstga.com or call a branch near you.

Power Through Credit Card Debt

Adapted from an Article by Susan Tiffany, CCUFC

As signs of progress appear in the economy, there's growing concern about a new wave of credit distress—in credit cards.

It's often a personal adverse economic situation—demise of a car engine, emergency family trip, medical bill for a pet—that leads many consumers to use credit cards even when they're not the best choice. If you have no savings cushion, using a credit card may be your only choice. It's a classic trap: You can't pay with cash because you have no savings; you can't save because you must pay off credit card debts.

Stop digging that hole

Your first priority when credit cards have the upper hand is to stop using them. This may not be possible if you're facing an unexpected, necessary expense. But you must stop any discretionary spending on credit.

Turn your attention to how you will pay off the bills.

Take inventory:

- Identify how much you owe on each card
- Identify the APR (annual percentage rate) for each card
- Identify the minimum monthly payment for each card
- Add up all your credit card debts
- Add the total minimum monthly payments

Next look at your spending plan and decide how much you can pay each month on all your credit cards and decide how you will apply that amount to your credit card bills for the most effective payoff.

There are two philosophies:

1. Pay off the smaller bills first
2. Pay the bill with the highest APR first

In either case, you always pay at least the minimum due—on time—on each card each month.

Choose your strategy

The rationale for paying the small bills first is to give you a sense of progress right from the get-go. Using this strategy,

you may wipe out a couple of bills in a few months, while still keeping current on other cards. Then you could continue paying down the balances on the remaining bills.

The idea behind paying off cards in order of APR, high to low, is to make more progress on the debts that cost you the most. Here, you make minimum payments on all but the bill with the highest APR. Continue to apply the same total each month to your cards, but transfer the largest payment to the card with the next highest APR. Paying down a 20% APR credit card balance is like earning 20% on an investment!

Visit the [Financial Education link](#) at www.membersfirstga.com and use the calculator to help you determine the payments you need to make to bury that credit card debt once and for all.

Financial Fitness Challenge

If you're carrying heavy debts, talk to someone at the credit union about getting back on track. Your credit union is also a safe bet to get a better credit card, if you are eligible. You can count on a fair rate, low fees and clear disclosure for a credit card from your credit union.

★ Coming Soon...

We're upgrading FlexTeller. To improve your online banking experience we will be enhancing FlexTeller to be more user-friendly and informative. Look out for the upgrade in the coming months. ALSO coming soon, **Mobile Banking!** So you can "bank" on the go. Watch the mail for more information.



Tips to Get Your Children into the Savings Mode

Use our **Savasaurus Club and CU Succeed Program** to help your children understand what it takes to successfully manage money and save for the future with these steps:



1. Bring them to the credit union to **open their very own share savings accounts**. You can get them started with initial deposits, but encourage that subsequent deposits be their own funds.

2. If you provide an allowance, attach strings to it by requiring some percentage of it to be saved. **You can use the equivalent of payroll deduction:** each week, tuck away a portion of the allowance somewhere safe. At some regular interval, have your children deposit the funds into their share savings account at the credit union.

3. Match savings. Whenever your children receive money as gifts or for doing extra tasks, match all or a percentage of what they decide to set aside in savings.

4. Help your children save for **specific goals**. For example, if your children want video games, have them cut out pictures from ads and glue them on a box or envelope. Help them calculate how much and how long they will need to save to purchase the item and urge them to put money in the box regularly in order to meet their goals.

5. Save thyself. Children model parents' behavior. Talk to them about why and how you save regularly.

Beware of Vishing Scams

Vishing, which is another form of fraud like phishing, uses a two-part technique to get personal information from consumers just like you.

Fraudsters send victims an e-mail claiming to be from their financial institution. Typically, the e-mail mentions the account being locked online because of failed login attempts, thus scaring the consumer into thinking there has been a fraud attempt on his or her account.

Unlike phishing scams, vishing scams list a phone number for consumers to call, claiming that calling is a safe alternative for them. If the consumer calls, he or she will go through a voice automated phone system, where they will be prompted for their personal data. With that single phone call, vishers have scored access to all of your personal accounts, and now have the perfect opportunity to commit fraud under your name.

How can you avoid these vishing scams?

- Watch for your full name – credit card companies normally refer to clients by their full name. If you receive an e-mail or get a phone call that doesn't state your full name, beware! We will NEVER ask you for your account or card number if we call you.
- Do not call a phone number provided in an e-mail or another call regarding potential security issues with your account. Call only the number on the back of your card or on your statement. You can also visit the credit union website at www.membersfirstga.com to verify contact numbers and then report security concerns.
- If someone claiming to be your credit card company calls and requests your card number, hang up and call the phone number on the back of the card and report the attempt. If the call was legit, your credit card provider will have a record of it.

Mike Newberry Dekalb Medical

For over 20 years, I have benefited by the very competitive rates that I have had on auto, home mortgage and personal loans. The one benefit that stands out foremost in my mind is the fact that members receive personal attention when they walk in. I would have to say that no other bank comes remotely close to the benefits that our own personal Credit Union has to offer!

Linda Fischer Kennestone Hospital

I have been a credit union member since 1983. I have enjoyed every time I walk through that credit union door to see smiling faces and even a "ray of sunshine." The employees are always so helpful and will assist you in whatever you need. It's a pleasure being a credit union member".

Member Testimonials

Your Credit Union is in Business for Your Small Business



Check Out Our :

- Business Savings Account
- Business Checking Account Options with Online Banking and Bill Pay especially for business
- Specialized business solutions through our partnership with First Data - offering Credit Card Processing, Contactless payments, debit solutions and more
- Corporate Credit Cards
- Business Loans

Let us make your business OUR business, with the same personal and professional service you are accustomed to.

Swap & Drop

Sour on Your Current Auto Loan? Drive it over to MembersFirst and we'll drop your existing rate by 2%.

Rates as low as 3.75% APR.

*APR = Annual Percentage Rate. Approval, rates and terms are based on individual credit worthiness.



Office Locations

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

Douglas County
 7421 Douglas Boulevard
 Suite D
 Douglasville, GA 30135
 Phone: (770) 920-1221
 Fax: (770) 577-7277

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

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

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

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

DeKalb Medical Center
 2701 North Decatur Road
 Decatur, GA 30033
 Phone: (404) 501-5644
 Fax: (404) 501-5946

Loan Express
 24-Hour Lending Service
 (800) 798-1073

Mailing Address
 PO BOX 33189
 Decatur, GA 30033

Mortgages
 (770) 506-7476

Phone Banking
 (404) 978-0089

Web Site
membersfirstga.com

Share the benefits of credit union membership with those you who mean the most to you because they deserve the best!

Member Referral Coupon

Referred (new) member must present this completed coupon at account opening to earn reward. DO NOT INCLUDE ACCOUNT NUMBERS. Referral rewards will be posted to your existing share account with the credit union.

Referring Member Name _____

Daytime Phone _____

E-mail _____

New Member Name _____

Daytime Phone _____

E-mail _____



CU USE ONLY

Member Account # _____

New Member Account # _____

