

Our Vision, Our Goal, Our Promise.

FIRST FORUM

The first place to look for Credit Union information.

It's a New Year – Shape Up Financially

This is the season when we start making resolutions and gearing up for the New Year! While you're making plans to get your body in shape, why not get your pockets in good shape too. Through Members Financial Services, MembersFirst Credit Union provides **complimentary** financial planning with a licensed financial planner. Mike Butts and Richard Artzi are available for planning sessions when you are.

You can discuss all of your personal financial issues and get great tips and strategies for investing, estate planning and even saving toward a goal. There is absolutely no cost and no obligation. This service is just a part of our vision, goal and promise to provide you with quality financial services to help you achieve your financial goals.

To make an appointment with *Mike in Decatur*, call (404) 486-4324, or call *Richard in Marietta* at (678) 581-0087.

Visit us online to learn more about Members Financial Services.



www.membersfirstga.com



Great Returns on Certificates

- Flexible terms from 90 days to 5 years
- Visit our Web site for details at

membersfirstga.com



Winter
06

FYI

We're growing ... please welcome the new employees of our team:

Pam Goehner, Cindy Hargis, Bob Minor, Adam Davis, Eboni Rogers, Randy Stamps, Tamira Patterson, Shenita Thomas, Jan Solomon, Sharon Klymczyk, Kim Fletcher and Nicole Ewing. Welcome back – Melesia Knight and Leandrea Burwell.



CU Succeed™ report card drawing will be held on Monday, January 9. Get your report cards and grade sheets in quickly!



OOPS

We'll be closed that day!

Martin Luther King Jr. Day
– Monday, January 16

Presidents' Day – Monday, February 20

Savings Tips for the New Year!



- Open a Christmas Club Savings Account, and make payroll deductions. Your money earns interest, and you don't touch it 'til November!
- When you pay off your loan this year, pay yourself, and put all or half your payment in your savings account instead.
- Save your change. When it gets too heavy, bring it in, and we'll deposit the dollars!
- If you cash a check, leave the change in your savings account!
- If you have direct deposit, automatically transfer a little to your savings account each payday.
- Think of savings as an expense. When you pay bills, write your first check to savings. As a rule of thumb, pay yourself 10% of all your income first.

You can do it!



Office Locations

Cobb County

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

WellStar - Kennestone Hospital
675 Campbell Hill Street
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 Road
Decatur, GA 30033
Phone: (404) 501-5644
Fax: (404) 501-5946

Douglas County

8007 Duralee Lane
Douglasville, GA 30134
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

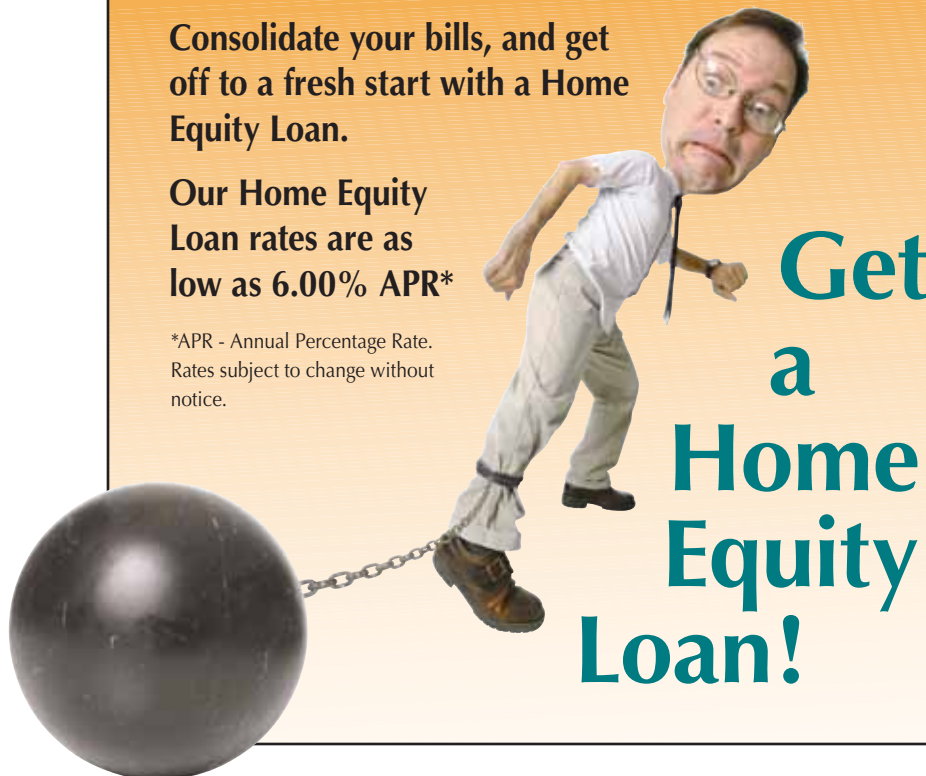


Cut the Chain!

Consolidate your bills, and get off to a fresh start with a Home Equity Loan.

Our Home Equity Loan rates are as low as 6.00% APR*

*APR - Annual Percentage Rate. Rates subject to change without notice.



Get a Home Equity Loan!