



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



First Forum

Your First Source for Financial Information.

Stay Ahead of the Curve! Seek Credit Cards in Your Best Interest

Isn't it great to know that by choosing a credit union for financial services you are already ahead of the curve? Many financial experts and consumer advisors are making reference to the benefits of banking with a credit union. Some have suggested that consumers should re-examine their financial relationship and look at credit unions instead of banks. The benefits they reference include lower fees, higher interest rates on savings, lower interest rates on loans, flexible financing terms and more favorable checking accounts and credit cards. The unique member-owned and volunteer-board structure of a credit union as a not-for-profit financial cooperative, make all these benefits possible.

An area of great concern for consumers right now is unsecured credit card debt. According to a survey by Ramussen reports, 21% of consumers say that they have more credit card debt today than a year ago. Given the current state of the economy, consumers are looking for ways to reduce debt; credit card companies are looking for ways to increase revenue; and big banks are seeking to increase profits. Needless to say, the two latter objectives do not generally work for the good of the consumer.

Recently, personal finance expert Suze Orman urged consumers to look into credit union credit cards as an alternative to the credit cards offered by large banks.

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Take the Pulse on Your Checking Account



Keeping track of your money is of utmost importance. That is why MembersFirst provides quality products with safe and convenient access 24 hours a day.

Our checking accounts provide the reliability and security you need when paying your bills and transacting business, without all the unnecessary fees. They feature unlimited check writing,

a free Visa debit card, member-friendly Overdraft Privilege and overdraft protection as well as free online banking through FlexTeller.

FlexTeller provides detailed account information, bill pay, transfers between accounts, free e-Statements and much more. Starting in 2010, members will be able to download account information into Quicken. Visit MembersFirstGA.com today and explore your options for checking.

In Your Best Interest

We've Made an Investment in You

Thank you for being a member of MembersFirst Credit Union. Your membership is an investment in the credit union philosophy of "People Helping People". In gratitude for your support, we've made an investment in you, and you'll find it on our website.

If you are considering leasing a car, looking for an easier way to file your taxes, or wondering how much life insurance you need, you'll want to visit our website at www.MembersFirstGA.com and click on the **Financial Education** link. In our *Home & Family Finance Resource Center*, you will find hundreds of articles with valuable facts that may help you answer those questions and make more informed decisions.

Log on to www.MembersFirstGA.com regularly and click on the link to **Financial Education** for the latest consumer information in the *Home & Family Finance Resource Center*. You will find something new and useful and entertaining each week. Tell your family and friends about *Home & Family Finance Resource Center*. It's too good to keep a secret.

Stay Ahead of the Curve (Cont'd)

"I think what many of the major banks are doing to their credit card holders is a travesty," Orman says on her website, referring to the high fees and rates that some charge. "To fight back, I want all of you to look into credit union credit cards as an alternative." A recently released study by Pew Charitable Trusts, which reviewed 400 cards issued by 12 of the largest banks and 12 of the largest credit unions, states that the credit unions provide cards with more reasonable annual percentage rates, cash advance fees, late fees and other fees.



In 1970, Kermit the Frog lamented that it's not easy being green. But times have changed. With e-Statements, being green is easy. Here's how it works: Simply sign up to receive your credit union account statements electronically. Then, when your statement is ready, we'll send you an email directing you to your online banking where you can view it. You can then save it electronically, or if absolutely necessary, you can print it. You'll not only save a tree or two, but you can also reduce the clutter on your desk, kitchen counter or in your filing cabinet.

With e-Statements, you'll have access to your account information faster than if you received statements in the regular mail. Viewing your statements online is safer than having them mailed to you because you won't need to be concerned about a thief raiding your mailbox. Greener, faster, safer. What's not to like? To sign up for e-Statements, contact us today.

Stay Ahead of the Curve (Cont'd)

The report also found that penalty fees at the largest credit unions are nearly half those assessed by larger banks.

MembersFirst Credit Union is proud to stand with the credit union movement founded on a philosophy of "People Helping People". In each of our interactions and product offerings, we strive to put our members' needs FIRST. We invite you to explore all our product offerings and consider moving your credit card balances, checking accounts and loans to a safer haven, where YOUR interest is OUR ONLY interest.



Martin Luther King Jr. Day
Monday, January 18

Presidents' Day
Monday, February 15

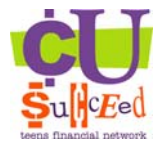
ANNUAL MEETING

The annual meeting of the members of MembersFirst Credit Union will be held via video conference between the office at North DeKalb Mall and the office at WellStar Kennestone Hospital at 3:30 pm on Tuesday, February 9, 2010.



Attention CU Succeed Members:

Please turn in your report cards or transcripts for entry in the winter drawing of the CU Succeed Scholarship.



Deadline for entry is January 15, 2010.

New Hours for Our WellStar Cobb Office

The new office hours for our WellStar Cobb office effective December 7, are: *Monday, Tuesday, Thursday: 9:00 am - 4:30 pm; Wednesday: 10:30am - 4:30pm; Friday: 7:00am - 2:00pm. The branch will no longer close for lunch.*

THANK YOU for allowing MembersFirst Credit Union to meet your financial needs in 2009. We look forward to serving you in the months and years ahead.