



*Our Vision, Our Goal, Our Promise.*

**Our Vision:**

To seek out new and innovative ways to deliver a wide selection of quality financial products and services to meet your financial needs regardless of your age or stage in life. We want to make access to these services simple and convenient through a variety of channels.

**Our Goal:**

To evaluate, assess and improve our product offerings and service through continuous communication with you, our members, so that your credit union experience is always positive, leaving all your needs completely satisfied.

**Our Promise:**

To always put you first and provide a high level of service far beyond your expectations.

**Members First...**

*Our Vision, Our Goal, Our Promise.*



**Office Locations**

**Cobb County**

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

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

**Fulton County**

South Fulton Medical Center  
1170 Cleveland Ave., Rm 1356  
East Point, GA 30344  
Phone: (404) 466-1970  
Fax: (404) 466-1972

**Paulding County**

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

**Loan Express**

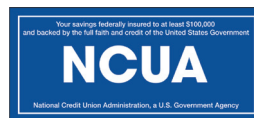
(24-Hour Lending Service)  
1-800-648-0259

**Audio Response Line**

(404) 978-0089

**Web Site**

[www.membersfirstga.com](http://www.membersfirstga.com)



**VISA®  
DEBIT CARD**

**CONVENIENT  
SAFE  
VERSATILE**



A MembersFirst VISA® Debit Card is a great alternative to cash and checks and provides many benefits.

## IT'S CONVENIENT

Use your VISA® Debit Card to pay for purchases anywhere you would use a check or wherever you see the VISA® logo. Use your VISA® Debit Card online or over the phone. Your money is debited directly from your checking account when you make a purchase.

## IT'S SAFER THAN CASH

Use your VISA® Debit Card instead of cash anywhere you see the VISA® Logo. If your VISA® Debit Card is ever lost or stolen, it can easily be replaced, unlike cash. Plus, you can enjoy the safety of knowing that VISA®'s Zero Liability Policy protects you so you won't be responsible for unauthorized purchases\*.

## IT'S VERSATILE

Your VISA® Debit Card is also an ATM card\*\*. You can use it to withdraw cash 24 hours a day from your checking, savings, or money market accounts. Use your card at ATMs where you see the CU Here, CU24, Cirrus, STAR or VISA® logos or use your card to get cash back when you make a purchase.

## IT'S FREE

There is no charge for your new VISA® Debit Card. \*\*\*

\*VISA®'s Zero Liability policy does not apply to ATM and Non-VISA® branded PIN transactions.

\*\* The VISA® Debit Card is issued to Checking Account holders ONLY.

\*\*\*Replacement cards may be requested – there is a fee of \$10 per card.

## IT'S EASY TO USE

### Pay any way you want to:

#### Where There's No Pin Pad

Just give your card to the cashier or waiter and ask to sign a receipt.

#### Where There's a PIN Pad

Just swipe your card and press CREDIT then sign the receipt. If the prompt asks for your PIN and you do not want cash back, then press CREDIT or tell the cashier you want to sign your receipt.

If you need to get cash back on a purchase, press debit.

#### Online or Over The Phone

When you use your card over the phone or online, provide the 16-digit card number along with the expiration date. Enjoy added security against fraud when you use the 3-digit security code on the back. Never give your card number to anyone with whom you did not initiate the transaction or conversation.

## IT PAYS

Earn bonus points for your pinless purchases or when you choose CREDIT online, over the phone, at the gas pump or at the checkout counter. With ScoreCard Rewards you earn bonus points for every \$2 you spend using your VISA® Debit card. Redeem your bonus points for top quality merchandise, Travel Awards, and long anticipated experiences. There's no enrollment necessary!

Combine your points with points from your MembersFirst Visa® Credit Card and points from your family members.

Visit us online at [www.MembersFirstGA.com](http://www.MembersFirstGA.com) for more information. View the awards and travel catalogs at [www.scorecardrewards.com](http://www.scorecardrewards.com).



## Keeping track of your VISA® Debit Card purchases is easy because you have options:

### Online

Log on to [www.membersfirstga.com](http://www.membersfirstga.com). View purchases online with FlexTeller Online Banking or on your e-Statement.

### Over The Phone

You can hear your transactions over the phone with 24-Hour Audio Response. Choose Action Code 54 to hear all pre-authorized electronic debits from your account. Dial 404 978-0089 24 hours a day.

### On Paper

Record your transactions in your check register and reconcile them to your monthly checking account statements.

The MembersFirst VISA® Debit Card is the most efficient and safe way to handle your checking account. Ask for an application today.

*For more information, contact a member service representative.*

