

# FIRST FORUM

*Your Source for Financial Solutions*

## The RIGHT Resources

How often do you find you have an immediate need, but not necessarily an immediate solution? Then, almost as soon as the thought arrives, it leaves your mind until you are faced with the need again.

We tend to be creatures of habit and continue with what is familiar rather than search for a better solution. Knowing you have access to the right resources not only saves you time and frustration, but, in the end, saves you money – and we understand this.

Maybe your need relates to getting more out of your investments and deciding between two kinds of loans or deposit accounts. This one is easy! You probably already know you can talk to your credit union, and we will take the time to go over each aspect so you can feel confident you have made the right decision.

But, what about making sure you are getting the best deals on products and services you may not traditionally find at your credit union? Do you know where you would go for the best deals on home, auto and life insurance, great prices on vehicles and money-saving opportunities on everyday expenses?

The good news is, the answers you seek are much closer than you think. We are constantly searching for ways to help you find better, affordable solutions for your needs, large or small. With your best interest in mind, we shop around for great deals and do our best to take the guesswork out of it for you! Sometimes this means aligning ourselves with great partners to offer you the biggest and *best* discounts.



### ENTERPRISE CAR SALES IN ACTION

Here's a great example of how our partner, Enterprise Car Sales®, helped one member save thousands on her last vehicle purchase.

The week Saadia made her last car payment was also the week her car died. Not knowing whether servicing her vehicle would permanently fix the problem or not, she opted to search for a new one and contacted MembersFirst for a vehicle loan. When you're looking forward to not having a loan payment, having to apply for a new loan can seem a little overwhelming. In addition, Saadia also had the task of searching for a valuable, dependable car at the right price.

Saadia found a vehicle that might work for her and had an appointment to take a look. When she sent us the

information on the vehicle she found, her loan officer, Pam Roberson, noticed the value was a little low and decided to look for the same vehicle at Enterprise Car Sales to see if we could save her any money. As luck would have it, Enterprise had *the same vehicle with lower miles and at a much lower price*. Pam was happy to connect an Enterprise representative with Saadia to have her view the vehicle. Saadia was very happy with our service and the service she received from Enterprise.

Finding a better option for Saadia that included better mileage and a lower price is exactly why we align ourselves with great partners like Enterprise Car Sales! This is just one of the many successes we are able to help facilitate for our members! We invite you to check out all of the discounts and services offered to you through your membership! Just visit [membersfirstga.com](http://membersfirstga.com) and search "Love My Credit Union" or "Member Perks" to find ways we can save you money.

So, tell us... What can we help *you* with? How can we help *you* afford life?



### WHAT'S INSIDE

**Disputing Debit Transactions**

**Skip a Payment On Your Loan This Winter**

**Attention, Fidelity Federal Credit Union Members**

**Shared Branching Services**

**Plan for the Holidays... Starting Now!**

**Take Your Rate in a New Direction**

**CU Happenings**

**Coming Soon**

**CU Succeed Scholarship**

# PREVENTING AND DISPUTING FRAUDULENT DEBIT CARD TRANSACTIONS

MembersFirst Credit Union is committed to helping members protect themselves against fraud, recover from losses and prevent further losses. If you find yourself a victim of fraud, there are a few things you can do to protect yourself and help the credit union help you.

## Prevention:

1. Review your account regularly. Use phone banking, online banking and mobile banking to monitor transactions.
2. Set up alerts on your account so you know when a transaction occurs.
3. Never keep your PIN with your Visa® debit card.
4. Use your Visa debit card in safe places and guard your PIN.
5. Never allow someone else to use your card.
6. Immediately inquire about or dispute any transactions you did not authorize.
7. If you see a suspicious transaction on your account or you misplace your card, log in to the mobile app and disable your card by choosing Remote Control Cards from the Services menu.
8. If the Fraud Network identifies an unusual spending pattern or purchase on your account, you may receive an automated call to verify your transactions. You will NOT be asked to provide any personal information; however, you will be asked to VERIFY recent transaction information and confirm your identity as the card holder. If you miss the call, check your voicemail and record the case number. You can call the number provided or 1-877-253-8964 and provide the case number or contact the credit union.

## Filing a Dispute

1. Contact the credit union immediately or block your card using Remote Control Cards (available in the mobile app) if your card is lost, stolen or if you suspect fraud on your account.
2. Gather the details of any fraudulent transaction; you will need the merchant name, date of the transaction and transaction amount.
3. Determine if you have done business with the company before. If you are unfamiliar with the company, contact the credit union immediately to file a dispute.
4. If you are familiar with the merchant, contact the merchant and attempt to resolve the issue with them. Most companies, like Amazon®, Microsoft® and Apple®, keep records of consumer purchases and can work with you to identify the source and resolve the issue.
5. Download or request a dispute form from the credit union. The dispute form is available online at [www.membersfirstga.com/about-membersfirst/forms](http://www.membersfirstga.com/about-membersfirst/forms). If you don't have access to a computer to download the form, call us at 404-978-0080 and request card services or stop by a branch.

## Once You File Your Dispute

1. If the transaction is fraudulent, your Visa debit card will be cancelled immediately, and a new card will be ordered.
2. Disputes are processed when they are received and provisional credit may be posted within 10 days; however, it can take **up to 90 days** for a dispute to be fully resolved.
3. The Fraud Department may contact you to verify the transactions included on your claim.

# SKIP A PAYMENT ON YOUR LOAN THIS WINTER

## REQUESTS MUST BE RECEIVED BY:

October 25 to Skip-A-Payment in November 2019  
November 27 to Skip-A-Payment in December 2019  
December 27 to Skip-A-Payment in January 2020

All Skip-A-Payment requests are subject to approval, and limitations do apply. If you are not eligible to Skip-A-Payment, you will be notified by mail or by phone at the number you list. This promotion excludes Holiday Loans, Vacation Loans, Fast Cash Loans, Back-To-School Loans, Chatham Special Loans, Revolving Loans, Land Loans and Visa® Credit Cards. MembersFirst has the right to refuse any Skip-A-Payment request. Offer ends January 31, 2020. For more information, call (404) 978-0080 or (912) 352-2902. Processing fees must be paid before the skip request will be entered.



To learn more or to  
apply, visit  
[membersfirstga.com/offers](http://membersfirstga.com/offers)

## Attention, Previous Fidelity Federal Credit Union Members:

You may have seen several announcements this year stating the routing and transit number, **261171273**, previously used by Fidelity Federal Credit Union members will soon be retired and replaced. **Please note this will take place on Saturday, November 30, 2019.** Checks displaying this number that are presented for payment after this date will be declined or returned. With the retirement of this routing number, it is important to note any associated ACH transactions will be declined or returned as well.

If you previously received the letter regarding this change or if you are unsure whether your checks display this number, locate the numbers at the bottom of your check(s) and compare the first nine digits with the number soon to be retired.

If you currently own checks which display the routing number **261171273**, to avoid interruption in check payments, please collect all unused checks and checkbooks and bring them to a branch near you at your earliest convenience prior to **November 30, 2019**. A branch manager will assist you in reordering new, standard checks at no cost to you. You may also call (404) 978-0080 for assistance in reordering standard checks.

We understand this may be an inconvenience; however, we believe the benefit of replacing your checks at no charge is well worth the investment for MembersFirst Credit Union. If you have any questions, please give us a call at (404) 978-0080 or stop by any branch for assistance.

## SHARED BRANCHING

The credit union community collaborates to offer greater convenience to its members. One of the ways we do this is through Shared Branching. Shared Branching is a service that lets credit union members use branches of other credit unions to conduct business. Shared Branch locations are operated by the employees of credit unions like ours, but each credit union has its own policies, procedures, guidelines and expectations. Below is a list of helpful reminders:

### You Will Need:

1. A valid, unexpired, signed picture ID, such as a driver's license, state ID or passport
2. Your credit union name and state – MembersFirst Credit Union in Decatur, GA (MembersFirst is spelled as one word)
3. Your member number
4. Your paystub, if you are depositing a payroll check (the paystub must remain attached to the check)

### You Can:

1. Make deposits
2. Withdraw cash or teller checks (limits apply)
3. Transfer between accounts that have your name listed as a joint owner, provided you have the member number
4. Purchase money orders (fees vary according to the Shared Branch)

### Remember:

Funds deposited by check at Shared Branches are subject to holds and may not be readily available. Contact your credit union if you would like the check you deposit to be reviewed.

A credit union may limit the amount of cash you can request on any transaction.

**Be Kind:** Shared Branching services are provided as a courtesy by fellow credit unions working together to simplify your banking experience and provide convenience. If you ever visit a Shared Branch and experience a problem, please contact us directly at (404) 978-0080. We're YOUR Credit Union, and YOU are our priority.

## Plan for the Holidays... Starting Now!

Ever heard the old adage *failing to plan is planning to fail*? Maybe not always, but when an event or holiday rolls around and you begin to worry you won't be ready, you might find those words echoing in your mind.

Sure, the holidays are still a few months away, but they will creep up on us and be here before we know it! Planning now will help you manage your spending in the coming months. Here are some tips to save you some cash:

- Set aside just \$10 or \$20 each week now, and you'll have \$100 to \$200 by early December. That's a small amount to set aside each week that could equal many gifts in just a few months.
- Who says you can't make holiday gift purchases right now? Start looking for sales on things that your friends and family might like as gifts. Doing this will help you get a jump on all the other holiday shoppers who won't be snagging all the best bargains until later in the season.
- There are few things more thoughtful than homemade gifts, and they often cost much less than store-bought gifts. The possibilities are endless – you could make jewelry or delicious baked goods, create stationery out

of photos that you've taken, or do anything you can imagine. The internet is full of ideas. And your one-of-a-kind homemade gifts will surely be treasured by your recipients!

- Prepare for next year *now*. At MembersFirst, we offer a Christmas Club Account that makes it easy to save for the holidays. Simply open the account at any time of the year and choose a deposit amount that works for you. Funds will be available the first week of November – just in time for holiday shopping!

Remember – planning and budgeting for holiday spending can save you money later, so consider starting your plan of attack today. When the holiday shopping season rolls around, you'll be so glad you did!



Rates as low as **3.25% APR\***

TAKE YOUR RATE IN A  
DIFFERENT DIRECTION  
**SWAP** your auto loan to  
MembersFirst **& DROP**  
your rate by **2%!**

Offer ends 10/31/2019

To learn more or to apply, visit [membersfirstga.com/offers](http://membersfirstga.com/offers)

\*APR=Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards. Floor rate of 3.25% on SWAP & DROP loans is as of July 24, 2019. Maximum loan term on auto, motorcycle and RV loans is 84 months. MembersFirst Credit Union will match the remaining term of the transferred loan provided the loan is financed under the SWAP & DROP Promotion guidelines. To receive the 2% reduction on your existing rate, loan must be transferred from a lender other than MembersFirst Credit Union. Finance charge begins from date of funding and is repaid over the term. First payment due date may vary based on repayment terms. Offer not available on existing MembersFirst auto loans. Loan amount must be a new MembersFirst CU auto, motorcycle or RV loan of \$5,000 or more. Offer available September 3 through October 31, 2019. All loans are subject to credit approval. Program, terms and conditions are subject to change without notice. Visit [MembersFirstGA.com](http://MembersFirstGA.com) for all available rates and terms.

# CU HAPPENINGS!



## HOLIDAY CLOSINGS

### Columbus Day

Monday, October 14, 2019

### Veterans Day

Monday, November 11, 2019

### Thanksgiving

Thursday, November 28, 2019, and  
Friday, November 29, 2019

### Christmas Eve

Tuesday, December 24, 2019,  
Close at 1 pm

### Christmas Day

Wednesday, December 25, 2019

### New Year's Day

Wednesday, January 1, 2020



## Locations and Contact Information

### Call Center

#### METRO ATLANTA

Phone (404) 978-0080

Fax (404) 978-0095

#### SAVANNAH

Phone (912) 352-2902

Fax (912) 352-0838

### Branch Locations

Visit a branch near you.

Atlanta, Austell, Decatur, Douglasville, Fayetteville, Hiram,  
Marietta, Newnan, Sandy Springs and Savannah.

#### Main Office

DeKalb County  
2476 Lawrenceville Hwy.  
Decatur, GA 30033-3226

#### Mailing Address

PO Box 33189  
Decatur, GA 30033-0189

#### 24-Hour Lending Service

membersfirstga.com

#### Mortgages

(404) 978-0080

#### Phone Banking

**Metro Atlanta**

(404) 978-0089

**Savannah**

(912) 352-0059

#### Website

membersfirstga.com

This credit union is federally  
insured by the National Credit  
Union Administration.



**NCUA**



Download our Free Mobile Banking App  
on Google Play™ or the Apple® App Store.  
Just search 'membersfirstga'.

**Kicking Off Another Great Year in PCSD** – Each year, we have the honor of welcoming Paulding County School District administrators back to a new school year (even though most have been busy working all year round), and this year was no exception! We enjoyed helping you kick off yet another school year and hope your year continues to thrive! Here, Jervon and Angie welcome administrators with a back-to-school breakfast.



**A Proud Supporter** – Due to our partnership and support of the Paulding County School District Work-Based Learning Program and CTAE, we're happy to announce the Northwest Region of the Georgia Association for Career and Technical Education selected us as Business Partner of the Year! Here, Sjohnell Thompson, Angie Holland, Kim Fletcher and LeeAnn Sims accept the state wide award.



**"We all scream for ice cream!"** – What a great time we had at events during Piedmont Healthcare's Annual Healthcare Week! We were especially excited about getting to spend more time at the newest addition to the Piedmont family, Piedmont Columbus Midtown. Here, we helped welcome staff members to the family at their ice cream social while several enjoyed their frozen treats and learned more about their credit union benefit. Again, welcome to Piedmont and MembersFirst – we are proud to serve you!



**Welcome back, SCCPSS!** – You could feel the energy and positivity flowing from the auditorium at New Hampstead High during the Savannah-Chatham County School System's Annual Superintendent's Back to School Kick-Off in July! We were so happy to hear of all the great accomplishments at each school and what they plan to do next! Here are Superintendent Dr. Ann Levett and Business Development Officer Ashley DuBois showing off their custom 2019-2020 planning calendar, provided by MembersFirst to SCCPSS staff members.



**#MFCUatAHS** – Did you hear? We have opened another student-run branch! Say hello to the staff at Alexander High School in Douglas County! These student-employees hit the ground running, offering wonderful service to their peers and AHS staff members. We're so proud of their work and eagerness to learn more about financial services! Follow them on Instagram: @alx\_creditunion.

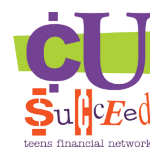


*Find us on Facebook and Instagram for more CU Happenings!*

## Coming Soon...

Borrow up to **\$2,000 with the 2019 Holiday Loan.**  
Look for details on our website and in your mailbox  
on this promotion... Coming soon!

## CU Succeed Scholarship Winners



Congratulations to the winners  
of the 2019 CU Succeed Summer  
Scholarships: **Chauncey Holt** and  
**Sheridan Lynch**! The next drawing  
will be held January 2020.