

# FIRST FORUM

*Your Source for Financial Solutions*

## Financial Goals for the New Year

While New Year's resolutions often don't last, this is a great time to be thinking about goals – specifically, *financial* goals.

No business in the world would consider going into a year – or even into a quarter – without goals. Why shouldn't your personal finances benefit from the same type of organization? Your own financial success is at least as important to YOU as the success of a company is to an executive. And, since studies have shown that those who set specific, tangible goals are more likely to meet them than those who approach their lives with a “well, let's see where this goes” attitude, the time and effort invested in setting a financial goal for yourself is well worth it.

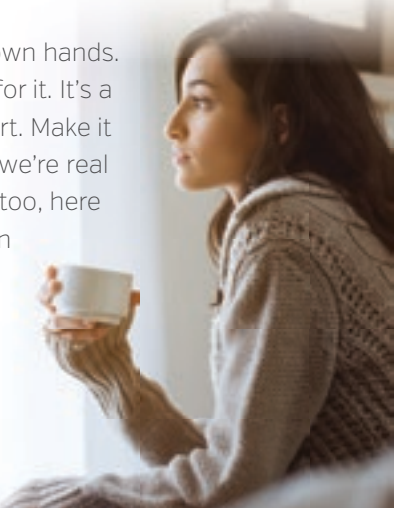
### So, where do you want to be?

Take a quiet hour or two to write out your financial vision. Do you want to have a specific amount saved? For what purpose? Do you want to start your own business on the side? Become completely debt free? Pay off the mortgage early? Take an early retirement? Remodel your home? Build an investment portfolio? Become a major supporter of your favorite charity? Go back to school and finish that degree? Have enough money so that work becomes a hobby and not a necessity?

Don't limit yourself to what you THINK you can do. Give yourself the freedom to dream and come up with your ideal financial scenario. And here's an important tip: Write it as if it's already in existence. Then put your ideas aside for a day or two and come back with fresh eyes and see what you've written. While it may not be completely realistic, chances are, you can find one solid goal that will bring you closer to your ideal financial scenario.

Set that as a goal for the coming year. It might be something small, such as putting 10 percent of your paycheck toward debt payments, and another two percent toward savings. But if you stick with it, your debt will eventually be paid off and you'll have 12 percent to put toward savings. A small step? Sure. But there's no telling where one small step in the right direction will take you.

Your personal finances are in your own hands. No one else can take responsibility for it. It's a new year, the chance for a fresh start. Make it a successful one. And, don't forget: we're real people with real goals and dreams, too, here to help you reach your own. Come in and have a chat with us about how attainable your goals really can be.



### WHAT'S INSIDE

Reducing Your Heating Bill  
CU Succeed Scholarship  
Decatur Branch Update  
Direct Deposit Checking  
Love My Credit Union Rewards  
Notice of Annual Meeting  
CU Happenings  
New Online Banking

# REDUCING YOUR HEATING BILL

*Turn down the thermostat and turn up your savings.*

With energy costs continuously rising, the outlook of a heating bill lowering on its own is not so hot. Take matters into your own hands by making a few changes in your home. Not only will you help the environment by reducing your carbon footprint, but you'll enjoy extra savings throughout the winter!

**PERFORM AN "ENERGY AUDIT" OF YOUR HOME.** Check for drafty doors, windows and fireplaces where heat may leak out. Use caulk, weather stripping and plastic to keep the cold out and trap the heat in. Don't feel up to the job? Hire a professional to find energy inefficiencies for you. Contact your gas/electric provider; some companies conduct energy audits for free!

**TURN DOWN THE HEAT.** Install a programmable thermostat to reduce energy costs at night and while you're away. If you keep your thermostat a few degrees lower at all times you can save up to 10 percent on your heating bill. Use space heaters and electric blankets if you get cold; they use less energy than the furnace. Did you know you can keep tabs on what you're spending on energy bills, utilities and other financial reoccurrences by using MoneyDesktop™ [accessible via Online Banking]?

**REPLACE OLD APPLIANCES.** If you have an old furnace, boiler or water heater, look into replacing it with an energy-efficient version. Look for appliances with the "Energy Star" label as many come with a tax credit. If buying new appliances is out of the question, you can still save money with regular preventative maintenance.

**ADJUST YOUR WATER HEATER.** Turn down the temperature on your hot water heater; it is usually set unnecessarily high. If you have a dishwasher, keep the temperature at 120 degrees, otherwise it can be even lower. Also consider draining ¼ of the water heater tank every three months. This will eliminate sediment that slows down heat transfer, making your appliance more efficient.

Sources:  
Msnbc.com  
Financialplan.about.com



## CU Succeed Scholarship

Hey, CU Succeed members! There's still time to submit report cards and transcripts for our semi-annual Scholarship Drawing! Parents, drop off or mail your student's report card and transcript to PO Box 33189, Decatur, GA 30033 by Wednesday, January 24, 2018. The drawing will be held Friday, January 26, 2018. **Good luck!**



## Our Decatur Branch Is (Still) Relocating!

We're still on track to relocate in January! We can't wait to serve you in this new location with our state-of-the-art features and same friendly faces inside or at the drive-thru. Look for our Decatur branch to have a new address [2476 Lawrenceville Highway, Decatur, GA 30033] this month and updates on our progress as we move from our current location at North DeKalb Mall.



# "CHECK" OUT DIRECT DEPOSIT CHECKING!

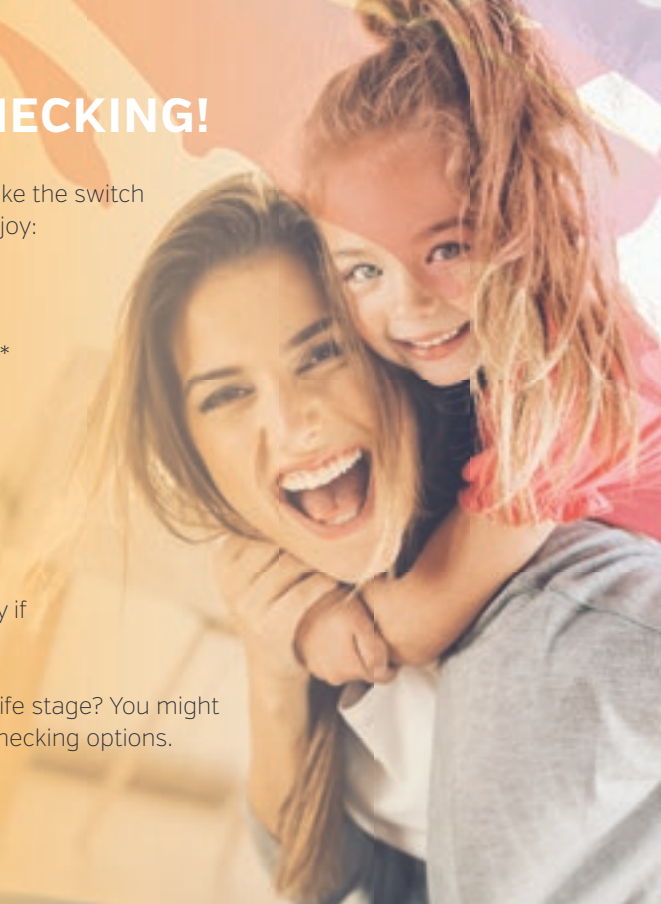
Feel like checking accounts have really become "in-fees-ible" these days? Make the switch to a MembersFirst Direct Deposit Checking account and go fee-less! You'll enjoy:

- Free First Order of Checks
- Free Visa® Debit Card
- Unlimited Check Writing
- Free Access to MembersFirst, Publix Presto® & CU HERE Network ATMs\*
- Worldwide ATM Access at Cirrus® and PULSE® Network ATMs
- Free 24-Hour Phone Banking
- Free Online Banking with Bill Pay
- Free Mobile Banking with Mobile Deposit
- Free e-Statements
- Remote Control Debit Cards... and more!

Plus, no minimum balance or deposit requirement means not having to worry if your account falls below a certain balance. [That's peace of mind in itself!]

Don't want to establish direct deposit or need a checking account to fit your life stage? You might enjoy learning more about 55+, CU Succeed or even our No Fee or Interest Checking options.

**Open your NEW checking account online or stop by a branch today!**



## Get Exclusive Discounts From Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what **Love My Credit Union Rewards** is all about. Members have saved nearly *\$2 billion in discounts* from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with **Sprint®**! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.\*
- Save up to \$15 on **TurboTax®** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT®** monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the **TruStage®** Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, visit [MembersFirstGA.com](http://MembersFirstGA.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of MembersFirst Credit Union!

**\*Activ. Fee:** Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



### NOTICE OF ANNUAL MEETING:

We invite you to join us at our upcoming Annual Meeting on Tuesday, February 13, 2018. The meeting will be hosted at 3:00pm via Video Conference at our Decatur, Douglasville, Hiram, Kennestone, Sandy Springs and Savannah locations. Board Members up for reelection will be posted in the branches. Applications for additional nominations will be available and accepted at all locations.



# CU HAPPENINGS!



## ST. JOSEPH'S/CANDLER EMPLOYEES

having fun entering for a chance to win a \$50 gift card. We enjoy our visits with our friends at SJCHS!



## THAT'S A WRAP! MembersFirst

is proud to sponsor Greenbriar Children's Center Annual Gift Wrap Center.



## ERIC, EMILY AND AVYNN, student-

employees from our MembersFirst @ Hiram High School branch, talk to Paulding County Chamber members at December's credit union-sponsored luncheon about credit union services and the role MembersFirst plays in supporting education.



## A New Look and Feel to Your Online Banking

You may have noticed your Online Banking got a bit of a facelift recently! You'll now experience a fresh, new format with a layout that will help you track your spending and deposits more easily. Not to worry...your username, password and authentication images and questions will remain the same. We think you're going to LOVE this new format!

For more information about the upcoming changes, visit our website at [membersfirstga.com](http://membersfirstga.com), search "online banking" and view the demo video.



## Main Office and Call Center

### METRO ATLANTA

Phone (404) 978-0080  
Fax (404) 978-0095

### SAVANNAH

Phone (912) 352-2902  
Fax (912) 352-0838

### Chatham County

606 East 67th St.  
Savannah, GA 31405

### Paulding County

44 Highland Falls Blvd.  
Hiram, GA 30141

### Cobb County

WellStar-Cobb Hospital  
3950 Austell Rd.  
Austell, GA 30106

### Satellite Locations (Part-Time Hours)

Atlanta Medical Center -  
South Campus

### WellStar-Kennestone Hospital

675 Campbell Hill St.  
Marietta, GA 30060

WellStar Admin Building  
WellStar Corporate Office

### Mailing Address

PO Box 33189  
Decatur, GA 30033

### DeKalb County

North DeKalb Mall  
2050 Lawrenceville Hwy.  
Suite C-40  
Decatur, GA 30033

### 24-Hour Lending Service

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

### DeKalb Medical

2701 North Decatur Rd.  
Decatur, GA 30033

### Mortgages

(404) 978-0080

### Douglas County

7475 Douglas Blvd.  
Suite 206  
Douglasville, GA 30135

### Phone Banking

Metro Atlanta  
(404) 978-0089

### Savannah

(912) 352-0059

### Fulton County

Atlanta Medical -  
Main Campus  
303 Parkway Dr.  
Atlanta, GA 30312

### Website

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

### Sandy Springs

8010 Roswell Rd.  
Suite 150  
Roswell, GA 30350

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



**NCUA**

## HOLIDAY CLOSINGS

### New Year's Day

Monday, January 1, 2018

### Presidents Day

Monday, February 19, 2018

### Martin Luther King Jr.'s Birthday

Monday, January 15, 2018