

FIRST FORUM

Your Source for Financial Solutions

Fall: A Season for Growth

Fall. It's a season for change. The season most anticipated. For us at MembersFirst, it's a season for growth and progress.

Better. Together.

In spring of this year, we welcomed into the MembersFirst family the members and staff of **Piedmont Plus Credit Union**, who have served the employees of Piedmont Healthcare since 1974. Together, members of MembersFirst and Piedmont Plus, now a division of MembersFirst, will have expanded access to more than 14 full-service locations, access to over 5,600 Shared Branching locations for transactions, an expanded network of ATMs and a wider array of products and services online and in-branch. This means better rates, better loans, better products, better access and better service to all members.

Simply stated, we are better. *Together.*

As we prepare to merge information systems to serve Piedmont Plus Credit Union members, our data conversion is scheduled for the weekend of November 30 through December 2. Online, mobile and shared branching services will be unavailable at the end of the business day on Friday, November 30, and will not be available until the morning of Monday, December 3. Electronic payments and deposits will be processed as they normally are and you will have access to your funds through your Visa® Debit Cards and ATM cards. Any changes to this schedule will be shared on our website and social media channels.

Again, we *welcome you*, Piedmont Plus members, and look forward to serving you as you serve others!



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Grand Opening Highlights

We kicked off the summer with the Grand Opening of our newly relocated main office at 2476 Lawrenceville Highway. Listening to the many comments from you and the community, we're so glad you're enjoying this new space. Our top priority was to relocate to a freestanding building in the vicinity of where so many of our members do business. We wanted to be sure the new location could accommodate the services we wanted to add (and the ones you've asked for)! The new building has done this and so much more.



Grand Opening attendees were welcomed at our Member Greeting Station by staff members and offered a tour of the new facility. Many commented on the bright, open space that felt warm and inviting. You even had an opportunity to view and give our new Private Transaction Centers a try. Members have enjoyed not only the speed and convenience these Transaction Centers provide, but also the added level of privacy when discussing personal account information with your teller. You also had a chance to view our now more private and comfortable Member Service offices where we answer the questions or requests that couldn't be taken care of at our Greeting Station or Transaction Centers.

A few lucky "tourists" got a glimpse of one of our least seen—but very important—departments, our Call Center. Staff members in the Call Center have enjoyed the relocation with more space and added sunshine as they answer your important calls each day.



Employee training and enrichment are crucial to your credit union—you might have guessed this as we designate one hour each Wednesday morning to cover important topics that impact how we serve you. If you visited during the Grand Opening, you may not have realized you were having lunch with us in our state-of-the-art training room, which also allows us to interact with each branch via video conference.



Guests received a small memento to commemorate the occasion and thank them for visiting.

No Grand Opening is complete without a blessing and ribbon cutting, performed by our volunteer Board of Directors and President/CEO. And what a blessing this new location has been! If you haven't had the opportunity to visit, we invite you to stop by and say "hello."



SAFE ONLINE & MOBILE BANKING

With so much talk of identity theft today, you might be concerned about doing business online. It might even be the reason you haven't taken the step to begin using online banking yourself. However, identity theft can also happen through traditional banking. For example:

- Your mail (bank statements, bills, etc.) can be intercepted.
- The use of an ATM can expose you to either physical theft or theft of your information (such as your PIN).
- If you pay your bills by paper check, you expose yourself to theft of your account number, as well as your home address and phone number, which are often printed on the check.

Online banking, on the other hand, is more secure:

- The nature of the process ensures that your business is done from the security of your home or office.
- Since there is an ongoing awareness of identity theft, there has been a real focus on security. Luckily, your credit union is always on the lookout, safeguarding your personal and account information.
- Computers are protected by a firewall and multiple factor authentication (MFA) of login information.
- If you use our mobile app, you'll notice we've implemented the use of fingerprint recognition software.
- All data transfers use SSL encryption.

You can also maintain control over access to your phone, tablet or computer, whether it is at your home or office.

- When you have completed a transaction, log off so the connection to the host server is broken.
- Never conduct transactions while multiple browsers are open on your computer.
- Never make online purchases while connected to public Wi-Fi.

- **NEVER**, for any reason, share your online banking username or password with someone claiming they need access to your account to verify information or make a mobile deposit. Once this information is shared, your account is no longer secure. Not only is your information exposed, when you give people your mobile login information to make a mobile deposit, it's important to know you are also liable if the deposit proves to be fraudulent.

If you haven't taken the easy leap to online and mobile banking, you may be missing out on several advantages. Should suspicious activity occur, it becomes easier to track and prevent in the future, it's available 24/7, you can always stay on top of transactions and balances from the moment they occur and even turn debit cards "on" and "off." Start a conversation with a member advisor today about safeguarding your account and sign up for online banking at membersfirstga.com or call (404) 978-0080.

CONGRATULATIONS, DEKALB MEDICAL!

We're excited to celebrate with DeKalb Medical as the hospital officially became part of Emory Healthcare on September 1. The DeKalb Medical location on North Decatur Road will be named Emory Decatur Hospital. We want you to know, with this new partnership, MembersFirst Credit Union remains a constant financial partner for the employees of the former DeKalb Medical. Employees at all former DeKalb Medical facilities and physicians' offices are still eligible for membership at MembersFirst Credit Union. Our branch at North Decatur Road, now Emory Decatur Hospital, will remain open to serve our valued members and welcome new members, too. The ATMs present on campus at the various DeKalb Medical facilities will continue to be available to the members of the credit union. We know change can be unsettling, but rest assured we are here to assist you with any of your financial needs and help with simplifying this transition.

SWAP Your AUTO LOAN. DROP your Rate by 2 % .



Swap and Drop is back again!

Now thru November 30, 2018, MembersFirst Credit Union will **DROP** your rate by 2% to as low as 2.9% APR* when you **SWAP** your Auto Loan from another lender to MembersFirst.

REFINANCE YOUR LOAN TODAY.

You could pay off your car loan sooner or save a few dollars each month.

APPLYING IS EASY!

Click and apply online at MembersFirstGA.com
Visit a branch near you or call with questions.
(404) 978-0080 or (912) 352-2902

*APR=Annual percentage rate. Subject to credit approval. See MembersFirstGA.com for full details.

A Visa® Gift Card from MembersFirst—

*The gift that fits
just right!*

Make checking off
your list simple with a
MembersFirst
Visa Gift Card.



Ask for yours today!

Fee Schedule

MembersFirst reviews and notifies you annually of our fee schedule. We work to remain fair and competitive (we dislike fees as much as you do) and charge only the fees which contribute to operating costs.

DEPOSIT ACCOUNTS	
Christmas Club Early Withdrawal	\$10.00
Closure Fee (within 90 days of opening)	\$20.00
Excess Withdrawal from Savings (above 3 per quarter)	\$4.00
Savasaurus Club (per transaction in excess of one per month)	\$10.00
Money Market Accounts	
Minimum Balance Fee (average below \$1,000)	\$5.00
Excess Withdrawal Fee (each over 6 per month; only 3 by check)	\$5.00
SHARE DRAFT (CHECKING) ACCOUNTS	
Monthly Minimum Balance Fee for Share Draft Accounts	
Basic Business or Personal Business Share Draft (average balance below \$1,000)	\$10.00
Direct Deposit Share Draft (earns interest on average balance of \$1,000)	\$0.00
Fresh Start Checking (average balance below \$300)	\$10.00
Interest Share Draft per Month (average balance below \$300)	\$5.00
No Fee Share Draft	\$0.00
Collection (overdraft)	\$15.00
Draft (Check) Printing Charges	depends on style
Overdraft Privilege (per item paid on member's behalf) ACH, Debits, Checks	\$33.00
Overdraft Protection Transfer (Transfer from savings)	\$7.00
ATM Transaction Fees:	
Publix PRESTO! ATM Nationwide	Free
Non-MembersFirst ATM Transaction	\$1.75
LOAN FEES	
Flood Certification	\$25.00
GA Mortgage Loan Fee	\$10.00
Skip A Payment Fee (Promotion)	\$30.00
Legal Process Per Event	\$50.00
Loan Advance Processing Fee (Fast Cash and Holiday Loan Only)	\$30.00
Title Fee (used vehicle loans)	\$49.00
UCC Form Filing	\$10.00

OTHER FEES & CHARGES DEBIT	
Account Balancing/Research (per hour)	\$20.00
Account Verification	\$10.00
Bad Address (Monthly) (Returned Statements Undeliverable)	\$5.00
Business Account Bill Pay (Per Month)	\$5.95
Check Cashing (checks over \$200.00)	\$5.00
Inactivity Monthly Fee (no activity for 12 months)	\$5.00
Merchant Cashier Check (from Personal Check) / Check Exchange	\$15.00
Money Orders (each)	\$1.50
NSF - Non Sufficient Funds per item - Check, ACH, Recurring Debit	\$33.00
Overnight / Expedited Delivery	Actual Cost
Paper Statement Fee	\$3.00
Phone Pay (Delinquent Loan Only)	\$10.00
Photo Copy (per page)	\$2.00
Replace Damaged/Lost/Stolen Card Visa/Debit/ATM	\$10.00
Returned Deposit Item from member payable to themselves	\$25.00
Returned Deposit Items from others payable to member	\$10.00
Shared Branching Convenience	\$1.50
Signature Guarantee (for members only-appointment required)	\$10.00
Statement Copy / Account History Printout	\$5.00
Stop Payment	\$33.00
Telephone Transfer (teller assisted call center)	\$2.00
Teller Check / Official Check	\$5.00
Travel Money (Reloadable Card) (\$100-\$5,000)	\$5.00
Visa Gift Card (\$10-\$1,000)	\$5.00
Wire Transfer (Incoming)	\$10.00
Wire Transfer Outgoing (Domestic)	\$15.00
Wire Transfer Outgoing (International)	varies (\$60.00-\$100.00)

Effective December 1, 2018

IMPORTANT ANNOUNCEMENTS

Attention: Temporary Interruption to Online, Mobile and App Banking

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Change to Visa ScoreCard® Rewards Points Program

Effective September 1, 2018, members earn one point for every \$4 you spend when you choose "credit" or sign for your purchase. Visa credit card users will still earn points at a rate of one point per \$1. Visit scorecardrewards.com to view your points balance, combine points from your household's debit and credit cards and redeem points for rewards.

Overdraft Privilege Users

The updated Overdraft Privilege Policy and Disclosures are now available and can be found on our website. Please take a moment to review this policy and let us know if you have any questions.

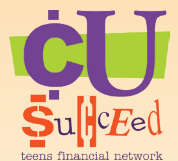
CU Succeed Scholarship Winners

Congratulations to the winners of the 2018

CU Succeed Summer Scholarships: Sarah

Bruce and Joseph Bruce!

The next drawing will be held January 2019.



CU HAPPENINGS!



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

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

(Limited Access/Part-Time Hours)

WellStar-Atlanta Medical
Center South (Cashless Branch)

WellStar Admin Building

WellStar Corporate Office
(Cashless Branch)

WellStar-Kennestone Hospital

675 Campbell Hill St.
Marietta, GA 30060

DeKalb County

2476 Lawrenceville Hwy.
Decatur, GA 30033

Mailing Address

PO Box 33189
Decatur, GA 30033

Emory Decatur Hospital

2701 North Decatur Rd.
Decatur, GA 30033

24-Hour Lending Service

membersfirstga.com

Douglas County

7475 Douglas Blvd.
Suite 206
Douglasville, GA 30135

Mortgages

(404) 978-0080

Phone Banking

Metro Atlanta
(404) 978-0089

Fulton County

**WellStar-Atlanta
Medical Center**

303 Parkway Dr.
Atlanta, GA 30312

Savannah

(912) 352-0059

Website

membersfirstga.com

Sandy Springs

8010 Roswell Rd.
Suite 150
Sandy Springs, GA 30350

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



NCUA

HOLIDAY CLOSINGS

Columbus Day

Monday, October 8, 2018

Christmas Day

Monday, December 24 (Closing at 1pm),
and Tuesday, December 25, 2018

Veterans Day

Monday, November 12, 2018

New Year's Day

Tuesday, January 1, 2019

Thanksgiving

Thursday, November 22, 2018,
and Friday, November 23, 2018

Take Us Back...Back to School! The 2018-2019 school year has begun, and we couldn't be more excited! We enjoyed seeing so many of you at various back-to-school events and kick-offs. We wish each of you a wonderful school year!

Here's Ms. Angie Holland serving up savings [and something tasty] at the Paulding County School District's New Teacher Orientation. Welcome, new teachers!



We can't say enough about how thrilled we are to extend financial services to staff members of the Savannah-Chatham County Public School System. Here's Ms. Ashley DuBois and SCCPSS administrators showing off their snazzy new tote bags and planning calendars we've put together for them. Welcome to MembersFirst!



Our superstar MFCU @ Hiram High School staff and students are back to school and back to work! This team of students has already successfully kicked off the year with new banking programs for staff and students and are well underway to planning fun activities throughout the school year.



Coming Soon...

Borrow up to **\$2,000 with the 2018 Holiday Loan.**

Plus, look for details on our website and in your mailbox on the **Winter Skip-A-Pay** promotion... all coming soon!

