

FIRST FORUM

Your Source for Financial Solutions

6 Ways to Save on Your Summer Vacation

The open road is calling, and your dream vacation awaits! But first, you need to work out the financial details. Ideally, a plump vacation fund is the way to go. Unfortunately, though, many of us don't think about how we will pay for a vacation until it's a few weeks away.

Be proactive in planning your vacation by determining how much it may cost and begin saving up for it in advance. Forgo some luxuries in the months or weeks leading up to your vacation and put the extra cash aside for your getaway (try a special savings account at the credit union). When you have the money saved, create a realistic vacation budget.

These six vacation saving tips will help you plan a perfect getaway without busting your budget.

1. TIMING IS EVERYTHING.

There is an ideal window for buying everything, and booking airline flights is no exception. Flight prices generally fluctuate until departure day, but experts say the sweet spot is 70 days before your travel date.

2. CLEAR YOUR CACHE.

Hotel and airline sites use cookies to determine what you are shopping for – and then raise their prices accordingly. Beat the system by clearing your cache on your mobile device or computer before every new search so they can't access your browser history.

3. ASK FOR THE SAVINGS.

Why not ask for an upgrade at check-in? Around 78% of hotel guests who request an upgrade at the front desk actually receive one. Also, by 6 p.m., most hotels know which rooms will be filled for the night. If you check in later in the day, you will have a better chance of getting the room with the incredible view – for an economy-class price.

4. NEVER PAY FULL PRICE.

Check sites like coupondivas.com, entertainment.com and Groupon.com for deep discounts at local eateries and entertainment centers.

5. ENJOY FREEBIE FUN.

Challenge yourself to enjoy one day of your vacation without spending any money. Search local sites and blogs for write-ups about free things to do. You might find a charming farm, a fun splash pad for the kids or a scenic hiking trail.

Don't eat out on this day either. Many hotels include a continental breakfast – so take full advantage. For lunch, picnic on sandwiches. Dinner can be something effortless that you brought from home, like hot dogs cooked on a travel grill or omelets fried in a sandwich-maker.

6. SAVE YOUR MEGA EVENT FOR THE LAST DAY.

End your vacation on a sweet note by saving your most exciting event for your last day away.

If you're unsure of how you're going to fund your getaway, we have you covered at a great rate with our 2019 Vacation Loan! Borrow up to \$5,000 at 8.9% APR* for 24 months. Stop by or apply at membersfirstga.com before July 31, 2019.

Have a GREAT summer!



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CHARGING YOUR PHONE IN PUBLIC? WATCH THAT PORT!

With a cell phone present in just about everyone's hand, pocket or purse, knowing you can keep them charged almost provides a sense of security.

Many public places have adapted to the need for a readily available power source by providing USB ports in addition to standard electrical outlets.

Sadly, though, this public good has become a playground for thieves. Scammers have hooked tiny computers into some of those ports. When you plug in, they can install programs on your phone that report back personally identifiable information that's used to commit identity theft. Alternately, thieves use the connection to look through your phone's contents, stealing browser history data – including passwords. It's called "Juice Jacking," and it can take as little as three minutes to break your phone wide open.

Obviously, these scammers choose places where they can do the most damage – airports, shopping malls, hotels and other places where people linger – and with so many traveling during summertime, the risk is even greater.

If you're at a place you trust, feel free to use the power source. However, if you're in a public place, use these tips to stay safe and avoid Juice Jackers.

1. CARRY (OR BORROW) A POWER PLUG.

The easiest way to thwart the scam is to only plug your phone into electrical outlets. Shop around to find a compact converter and keep it in your bag. If a power plug is a real hassle, only carry it when your phone is low on juice. When borrowing a power plug, be sure it's from someone you trust.

2. PICK UP A BATTERY.

Consider carrying your power solutions with you. A battery pack the size of a pen can completely charge your smartphone. Slightly larger packs can provide several days' worth of charge; some battery packs are even built into the phone case itself!

3. CONSERVE YOUR POWER.

The best way to avoid using a public charging station is not to need one in the first place. There are several things you can do to save your phone's charge if it's running low, like switching on battery conservation mode.

For slightly more savings, keep your apps updated and don't enable auto-update. This can quickly drain data while also burning through battery life.

If you are not sure whether you have been a victim of 'Juice Jacking', be proactive by monitoring your personal and financial accounts. Watch for suspicious banking account activity using your mobile app, online banking or phone banking. You can also take advantage of the tools we offer to prevent theft, like remote control debit cards.

During this hefty travel season, you should always verify and update your address, if necessary, using online banking. This is the information we will use to contact you should we notice suspicious account activity. To maintain full access to your account and debit card, be sure to let us know when you're traveling by using secure messaging, also available in online banking. Use secure messaging while you're on-the-go to make an inquiry about a suspicious transaction or call us if anything looks out of the ordinary. Safe travels!

We're Here to Fund Your **SUMMER FUN!**

VACATION LOANS FROM MEMBERSFIRST

BORROW UP TO \$5,000 AT 8.9% APR* | OFFER ENDS JULY 31, 2019.

*APR=Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards. Rate of 8.9% is as of April 31, 2019. Maximum loan term is 24 months and applies only to vacation loan promotion. Offer is good for promotional period only, May 20 through July 31, 2019. Visit membersfirstga.com for all available rates and terms. Finance charge begins from date of funding and is repaid over the term. Offer ends July 31, 2019. Program terms and conditions are subject to change without notice.



Attention, Previous Fidelity Federal Credit Union Members:

Just a friendly reminder that the routing and transit number, **261171273**, previously used by Fidelity Federal Credit Union members will soon be retired and replaced. 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. 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.

PURCHASING A VEHICLE?

Consider GAP and Warranty Coverage Through Your Credit Union

Purchasing a new or used vehicle may feel a little daunting at first. However, when considering all the aspects of the vehicle purchasing experience, you can rest easier knowing you will find great rates and terms at MembersFirst.

In addition to affordable financing, did you know your credit union offers valuable **GAP Insurance (Guaranteed Asset Protection) and Warranty Coverage** on vehicles financed at MembersFirst? You may not think both coverages are necessary; however, since a "simple" fender-bender or automobile-totaling accident can happen at any point during the life of the loan of your vehicle, GAP insurance helps to cover the cost between what you owe and the vehicle's actual value.

Before going without coverage due to a lack of understanding how these services help you, or fear of the added cost, here are a few things to consider before purchasing these coverages elsewhere.

Affordability. Our price is your price. MembersFirst doesn't upcharge for GAP and warranty coverage like some dealerships and banks. We pass along the savings to you by offering these coverages at cost.

The Fine Print. As MembersFirst always has your best interest in mind, we would never offer services to you we didn't believe in. Our Team Members can attest to the value and benefit that our GAP and warranty coverage plans offer because we have tried these services ourselves. All the details are carefully explained at the time of purchase – no tricks or surprises – so you can purchase with confidence.

Flexibility and Service. We offer **three levels of vehicle warranty coverage**, covering you from bumper to bumper. With best-in-class vehicle service contract programs, **claims are administered quickly, effectively and cost efficiently.**

So, while choosing whether to go with the luxury or sports model, know we have you covered on coverages! Combine these plans with an auto policy through TruStage® and maximize your savings! Call [404] 978-0080 or [912] 352-2902 for more information.

There are more reasons than ever to love being a member of MembersFirst Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why your credit union membership saves you money through exclusive member-only offers provided by our trusted partners. With **Love My Credit Union Rewards**, credit union members have saved over **\$2 billion** by taking advantage of offers like:

- » **\$100 cash reward** with each new line you activate with **Sprint®**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint stores.
- » Your credit union membership also saves you **up to \$15 on TurboTax®** federal products.
- » Protecting your car and home shouldn't cost you a bundle. Members can save big with an exclusive discount from the **TruStage® Home & Auto Insurance Program**.

Look for new money-saving partners, coming this year!

Learn all about how your membership with MembersFirst gets you all these exclusive savings and more at membersfirstsga.com. Check them out and start enjoying credit union member benefits you never knew you had.

**MEMBERSFIRST
CREDIT UNION
MEMBERS
CAN SAVE
HUNDREDS
ON CAR
INSURANCE**



See how much you could save — visit LoveMyCreditUnion.org/TruStage today for your **FREE**, no obligation quote.



TruStage® Auto & Home Insurance Program is made available by TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. AHE, AHL-1592177.4-0916-1018

CU HAPPENINGS!

HOLIDAY CLOSINGS

Independence Day
Thursday, July 4, 2019

Labor Day
Saturday, August 31, 2019, and
Monday, September 2, 2019

Columbus Day
Monday, October 14, 2019



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

Mortgages
(404) 978-0080

Mailing Address
PO Box 33189
Decatur, GA 30033-0189

Phone Banking
Metro Atlanta
(404) 978-0089
Savannah
(912) 352-0059

24-Hour Lending Service
membersfirstga.com

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'.



National Hospital Week at Piedmont Healthcare National Hospital Week celebrates the hospitals, health systems and the women and men who support the health and well-being of their communities through hope and healing. We had the opportunity to thank many of the dedicated individuals for their contributions during Piedmont Healthcare's Benefits and Healthcare Week at several hospital locations. Here are a few talented professionals at Piedmont Rockdale. Thank you for the outstanding care you give every day!



Summer 500 The City of Savannah's Summer 500 Program is back in full swing, and we're proud to be the banking sponsor! Students from the Savannah-Chatham County Public School System applied and were matched with summertime jobs in the area. They met with several teachers to learn life and soft skills, work ethics and what it means to be part of a team while earning a paycheck!



Photo 1: Ashley DuBois with a few participants, excited to learn lifelong financial skills and how to make the most of their paychecks. Work... Save...PLAY!

Photo 2: Teachers and Summer 500 committee members looking forward to meeting each summertime employee and kicking off a successful week of soft skills training.

National Nurses Week During National Nurses Week each year, we celebrate the positive impact nurses have on those they care for. As we recognize our friends and members within our hospital systems, we want to take a moment to thank our school nurses! We send our children to school with the confidence that not only will their minds be filled with the knowledge they need to succeed, but also that they'll have access to the physical care they require to make the most of each school day. Thank you for all you do every day to foster better health for our students (and teachers!) for better learning!



Photo 3 (from left, top): Douglas County Schools: Lisa Spence, Yeager MS; Kathy Fowler, Arbor Station ES; Renee Hennesy, Holly Springs ES

(from left, bottom): Paulding County Schools: Lisa Cheek, South Paulding HS; Wanda Clark (with Angie Holland, MFCU), Baggett ES; Lori Pittman, Austin MS



Savannah-Chatham County Public Schools Partner

Appreciation What an honor it was to be recognized as a valued partner in education with the Savannah-Chatham County Public School System (SCCPSS) for the 2018-2019 school year! We are committed to providing financial education for students and staff along with financial resources and have enjoyed meeting so many of you this past year. Thank you for allowing MembersFirst to serve you! Here, Ashley DuBois accepts an award on behalf of MembersFirst from Dr. M. Ann Levett, Superintendent of Schools.



Paulding County School District Teacher of the Year

Congratulations to district winner Chelsea Sell at Austin Middle School! We were amongst a talented group of dedicated and compassionate individuals and once again the proud sponsor of the annual Teacher of the Year celebration! Thank you for your commitment to educate and support students in the Paulding County community.



Photo 4 (from left): Angie Holland, MFCU; Chelsea Sell, Teacher of the Year at Austin MS; Dr. Brian Otott, Superintendent; and LeeAnn Sims, MFCU

Find us on Facebook and Instagram for more CU Happenings!

CU Succeed Scholarship

The CU Succeed Scholarship drawing will be held on Friday, August 30, 2019. Please turn in all report cards and transcripts to your local branch by Wednesday, August 28.