

# First FORUM

SUMMER 2014

## Thinking of Buying a New or Used Car?

### Holiday Closings

#### Independence Day

Friday, July 4, 2014

#### Labor Day

Saturday, August 30, 2014, and  
Monday, September 1, 2014

### CU Succeed™ Scholarship



Attention CU Succeed™ members: Please submit your second semester progress reports and transcripts for 2014 by Thursday July 31, 2014.

Progress reports and transcripts should have the **school and member name printed** at the top or bottom and must be for the second semester of 2014.

The drawing will be held on August 13, 2014.

Scholarship recipients will be notified by phone and mail.

Buying a car is one of the biggest purchases we make as consumers. MembersFirst has teamed up with TrueCar® to bring you the Member Showroom to help save you time and money if you're looking to replace your vehicle or buy one for your teen driver who is off to college.

Here are four things to consider when buying a new or used car.

#### 1. Pick Your Price Range

The two most important numbers to remember are the selling price and the monthly payment. For those who are financing, consider the period of time you want to make payments. Automobile finance contracts or leases vary, but the average time is three to five years.

#### 2. Do Your Research

It's important to do your research before getting to the lot. With Member Showroom you can see what other people in your area paid for the car you want, with unlimited free TrueCar Price Reports. For used cars, you can find if a dealer's price on a specific car is good, great or above market.

#### 3. Take That Test Drive

The true test is driving around the block or in close approximation to your daily driving conditions. Does the interior make you comfy? Using your senses of vision, touch and even smell can go a long way in helping you decide on the right car.

#### 4. Investigate the Dealer's Inventory

Make a list of what options and accessories you must have, those that you can take or leave and those that don't matter. Take your list to the dealership to help you stay focused. If you choose to use Member Showroom and Certified Dealer, they will honor the Guaranteed Savings listed on your certificates even if you change options.

Whatever you do, always do your homework. Be sure to access the free price reports available at the **Member Showroom** when you visit the auto loan page on the website at [membersfirstga.com](http://membersfirstga.com).



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# CU cents

## Credit Cards vs. Cash

These days, consumers have plenty of options when it comes to paying for goods or services. Whether you prefer credit cards or cash, it's important to take a moment to consider the differences between these two forms of payment, so you can decide which method is best for you.

- **Convenience.** Don't like having to fumble for cash or dig around in your purse or pockets for exact change? If so, credit cards may be a great option. Just swipe your card, sign for your purchase and away you go!
- **Security.** It's easy to think credit card payments are less secure than the paper variety, but many experts suggest otherwise – as cash can be easily lost or stolen. Plus, when using a MembersFirst Credit Union Visa® credit card for online purchases, you're protected with Verified by Visa – a service that ensures only YOU can successfully use your card online.
- **Credit history.** Paying with credit cards is not only convenient and secure, but also helps you establish credit and build a strong credit history. Just be sure to always pay your bills on time or your credit score may take a turn in the wrong direction.
- **Spending temptations.** Are you an impulse buyer? If so, paying with credit cards may not be the best choice. Instead, pay for purchases using cash so you can physically see the money your purchase is costing you. Going through the process of parting with your hard-earned cash may help curb your temptation to spend.
- **Interest.** If you pay for purchases using credit cards and make a habit of only paying the minimum amount on your bill each month, you're in for a rough ride. Be sure to choose a credit card with a low interest rate or switch to cash if credit card purchases start to cause you financial trouble.

When you pay for purchases with a credit card from MembersFirst, you can be sure you're using a card specifically created with YOUR best interests in mind. Our Visa Platinum, Visa Classic and Secured Visa options feature low interest rates and generous credit limits. Open yours today! Just stop by or visit [www.membersfirstga.com](http://www.membersfirstga.com).

## Banking On-the-Go Is Better Than Ever!

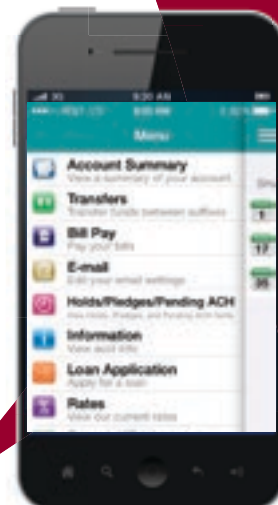
### New App Now Available

At MembersFirst Credit Union, we're thrilled to announce the recent launch of our new and improved Mobile Banking App! Doing your on-the-go banking is now faster and easier than ever with:

- More comprehensive view of your account and transaction history including pending electronic deposits and debits as well as holds on your account
- Fully mobile version of Bill Pay without an additional sign-in

As always, you can continue to perform the following transactions through our Mobile Banking App:

- Check account balances
- Transfer funds between accounts
- Pay bills
- Make loan payments
- And more!



Download the new Mobile Banking App today! Simply visit the App Store<sup>SM</sup> (iPhone<sup>®</sup> users) or Google Play<sup>™</sup> (Android<sup>™</sup> users).

Please note: In accordance with greater security requirements, you will be asked to register your mobile device once you download the new app. Visit [www.membersfirstga.com](http://www.membersfirstga.com) for additional information.

## Rest In Peace Nancy Trowbridge

We're saddened to share that Nancy Trowbridge, a beloved and long-serving employee of the credit union, passed away in December of last year. Nancy diligently served the credit union in many capacities for over 22 years. She will be fondly remembered.



# Toe the Line When You Go Online!

Staying safe online is getting increasingly difficult as hackers and identity thieves continue to find new ways to obtain and steal personal information. Here are some tips to help keep you – and your information – safe:

**Secure your computer.** Make sure your computer has updated security software installed, and run regular system checks to keep hackers' keylogging viruses away.

**Only shop from home.** Don't do your online shopping from the local café, the airport or other public places. These open networks are easier targets for identity thieves to hack into your computer. Only shop from your secured home network.

**Click carefully.** Before you click on email links, be sure of where they lead. Scam emails can look authentic, but if you hover over any email links and see a different web address appear, beware! This could be a sign you're dealing with a fake site.

**Check for security.** When you visit websites (especially those of retailers or financial institutions), look for "https" at the beginning of the URL. This "s" – along with a small lock icon – indicates an extra level of security.

**Create hacker-proof passwords.** Use a combination of numbers and upper and lower case letters. Passwords should be at least six characters long and should never use numbers or names publicly associated with you, such as an address, birth date or pet's name.

**Be wary of Wi-Fi.** Do not log into accounts (especially financial accounts) when using public wireless networks. Many hotspots do not encrypt the information sent over these networks.



## Check SCAMS Are Real – Don't Be a Victim

Counterfeit check scams are on the rise. Some fake checks look so real that even experienced tellers are being fooled. The scammers use high quality printers and scanners to make the checks look real, and some of the checks contain authentic-looking watermarks. These counterfeit checks are printed with the names and addresses of legitimate financial institutions. And even though the bank, account and routing numbers listed on a counterfeit check may be real, the check still can be a fake. These fakes come in many forms, from cashier's checks and money orders to corporate and personal checks.

### Avoid Being a Victim

Know who you're dealing with and never wire money to strangers or deposit checks into your account on their behalf.

If you're selling something or providing a service, don't accept a check for more than the asking price, no matter how tempting the offer or how convincing the story. Ask the buyer to write the check or send a money order for the correct amount. If the buyer refuses to send the correct amount, return the check. Don't send the merchandise.

If you accept payment by check, ask for a check drawn on a local bank or a bank with a local branch. That way, you can make a personal visit to make sure the check is valid. If that's not possible, call the bank where the check was purchased and ask if it is valid.

Get the bank's phone number from directory assistance or an Internet site that you know and trust, not from the check or from the person who gave you the check.

Resist any pressure to "act now." If the buyer's offer is good now, it should be good after the check clears.

### You Are Responsible

Unfortunately, even if you're the victim of a scam, you can be held responsible for the entire sum of money.

If you think you're a victim:

1. File a police report. Although this doesn't absolve you of responsibility, it shows that you acted in good faith and didn't have an intention of defrauding your financial institution.
2. Contact your credit union and make them aware of the issue, especially if they haven't contacted you first. In many cases, the credit union can work with you to make arrangements to repay the amount.
3. Be sure to report the scam to the Federal Trade Commission and the US Inspection Service.

You are your best defense against counterfeits and scams. Follow your gut. If it seems too good to be true, then it probably is. If you're in doubt, check it out.

# ★CU Happenings!

## Welcome to the Family Atlanta Medical Center – Main Campus

We're excited to announce the expansion of the MembersFirst family to include the employees, doctors, medical staff and technicians who work at the Main Campus of Atlanta Medical Center. The expansion is a perfect fit for the credit union. For years, MembersFirst has served the employees at the south campus of Atlanta Medical Center (formerly South Fulton Medical). Employees at this location can begin to take advantage of all our quality products. Keep your eyes open and ears tuned for exciting plans.

## Windows XP No Longer Supported

Microsoft® Windows XP is no longer supported by Microsoft. For your security we recommend that you follow Microsoft's recommendations and upgrade to a supported operating system.

## Traveling? Don't lose access to your money when you travel!

If you plan to travel around or outside of the United States, or plan to make international purchases online, please contact the credit union prior to doing so. Due to the high incidents of fraud domestically and internationally, we're taking extra precautions on Visa® debit and credit cards. Be sure to advise us of your travel dates and destinations to help avoid any interruption in service on your Visa debit and credit cards.



### Main Office and Call Center

Phone (404) 978-0080

Fax (404) 978-0095

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

**WellStar-Kennestone Hospital**  
675 Campbell Hill St.  
Marietta, GA 30060

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

**DeKalb Medical**  
2701 North Decatur Rd.  
Decatur, GA 30033

**Douglas County**  
7421 Douglas Blvd.  
Suite D  
Douglasville, GA 30135

**Fulton County**  
**Atlanta Medical – South Campus**  
1170 Cleveland Ave.  
Rm. 1356  
East Point, GA 30344

**Paulding County**  
44 Highland Falls Blvd.  
Hiram, GA 30141

**Mailing Address**  
PO Box 33189  
Decatur, GA 30033

**Loan Express**  
24-Hour Lending Service  
(800) 798-1073

**Mortgages**  
(678) 658-4466

**Phone Banking**  
(404) 978-0089

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

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



**NCUA**

## NEW WEBSITE

The new website for MembersFirst credit union will be launched this July. We are excited about the changes we have made to the look and feel of the website. We believe that these changes will make accessing important information fast and easy, especially while you are on the go. In case you missed our article in the 2014 Spring Newsletter, here are the features that we are sure you will enjoy:

1. The new website is mobile responsive – that means when you see our website on your phone, it will be easier to read and navigate
2. Larger, bolder logins for FlexTeller Online Banking, Loan Applications and Visa Payments
3. Easy access to News and Offers on the Home page
4. Improved navigation – We've added an extra layer of navigation so you can log in to FlexTeller, search with the search icon, view rates and access contact information from anywhere on the site. The second layer of navigation gets you to the information you need faster so you don't have to scroll through many pages to get the information you need.
5. Access our social media pages from anywhere on the site. Our best feature is that you can see what your fellow member-owners are saying on our member stories page and testimonials throughout the site.

We hope these changes will simplify your online experience.

