



## Become a **Member-Owner**

Open an account at MembersFirst Credit Union and belong to a group of individuals who benefit from affordable financial solutions and exceptional service. We call you members.

1. Open a **Membership Savings Account**
2. Make a small deposit of \$25 (required)
3. Start reaping the benefits

Your membership savings account opens the door to ownership and opportunity. Plus, you earn interest on your deposit balances over \$100.

You will need a valid government-issued picture ID.



## We **care**.

At MembersFirst Credit Union we put the concerns and welfare of our members first.

## We work to earn your **trust**.

We promise security for our members' deposits through safe and responsible investment and credit decisions.

## We **respect** your time and needs.

We offer competitive financial solutions that provide opportunities for ownership and financial wellness. We seek innovative ways to deliver solutions that simplify the lives of our members and offer service that exceeds their expectations.

Phone: 404 978-0080

Web: **MembersFirstGA.com**



ALWAYS  
IN  
YOUR  
BEST  
INTEREST

6/2014

Your Finances.  
Your Credit Union.  
Your Life ... Simplified.

# Opportunities for **55-Plus** Members



*As you enter your more mature years, your financial experiences have made you stronger and wiser; your financial needs have probably changed, too. The 55-Plus Program rewards you for your experience. When you participate in the 55-Plus Program, you have access to free and reduced fees on many services.*

## 55-Plus Program

### Enrollment

To enroll in the 55-Plus Program, members should:

1. Be 55 years or better **AND**
2. Maintain a minimum of \$5,000 in any combination of Savings or Checking accounts  
**OR** Maintain Certificate of Deposit balances of \$10,000 or more  
**OR** Maintain a loan or line of credit balance of at least \$5,000.

### As a 55-Plus member you've earned:

- Free Online Banking
- Free Bill Pay
- Free Mobile Banking
- Free Phone Banking
- Free American Express Gift Cheques and Travelers Cheques
- Free Money Orders
- Discounted Safe Deposit Box rental at select locations
- Preferred rates on loans and lines of credit
- Preferred rates on Certificates of Deposit
- Worldwide ATM access

## 55-Plus Membership Savings

Opening your 55-Plus Membership Savings Account establishes your relationship with the credit union. Maintain a small minimum balance of \$25, and begin to take advantage of all the benefits of belonging. Plus, you earn a higher rate of interest on your deposit balances over \$100.

## 55-Plus Checking

A 55-Plus Checking Account rewards you for your financial experience. This account features:

- No required minimum balance
- No monthly service charge
- Up to two free boxes of checks each year
- Interest on average daily balances over \$100
- Free stop payments
- Four free ATM withdrawals at non-MembersFirst ATMs

- Earn dividends when you maintain an average daily balance of \$100
- Overdraft Privilege available\*

\* Overdraft Privilege is a discretionary service offered by the credit union.

## 55-Plus Certificates of Deposit

A return is guaranteed when you invest in a Certificate of Deposit. Earn preferred rates on your deposit. The features of our certificates include:

- Low minimum deposits
- Preferred interest rates
- Flexible maturities up to five years
- A one-time step up rate on certificates with terms over two years

*We operate in your best interest so you experience fewer and lower fees on all services.*

