



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 \$5 (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.

404 978-0080

or

912 352-2902

Web: **MembersFirstGA.com**



ALWAYS
IN
YOUR
BEST
INTEREST

7/2018

Helping You
Afford Life

Opportunities for **55-Plus** Members



MEMBERSFIRST
CREDIT UNION

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

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

- Free Online Banking
- Free Bill Pay
- Free Mobile Banking
- Free Mobile Deposit
- Free Phone Banking
- 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 \$5, 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
- One free box of standard 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 to members in good standing.

Accounts, terms and features are subject to change without notice.

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.

