



## 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.

# Money Market ACCOUNTS



## Money Market Accounts

A MembersFirst Money Market Account pays higher dividends while providing convenient access to your funds.

The Money Market account is a great option for keeping extra funds on deposit without a long-term commitment.

### To open a Money Market Account you will need:

- A Membership Savings Account
- A Minimum opening deposit of \$1000\*

### Money Market Accounts feature:

- One free box of 40 Money Market checks at account opening
- Up to six free debit transactions per month\*\*
- Tiered interest rates
- A Free ATM card



*Ask any of our Member Advisors about a convenient and rewarding Money Market Account today, or visit us online at [membersfirstga.com](http://membersfirstga.com).*

## Why Open a Money Market Account?

### Reasonable Balances and Tiered Rates

The low average daily balance of \$1000 allows you to start earning interest immediately.

Money Market rates are offered on a tiered basis. The higher your average daily balance, the higher the interest rate you earn.

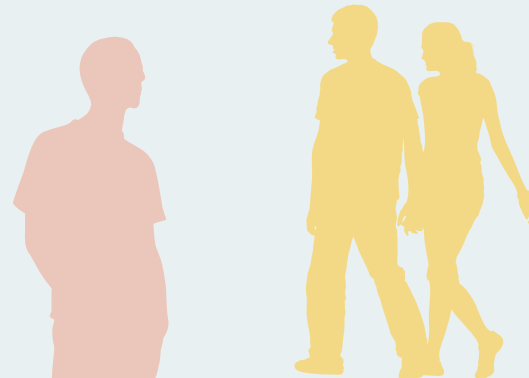
### Easy access to your funds

Members are allowed up to six withdrawals/debit transactions per month from the Money Market Account. Up to three of these transactions may be done by check.

There's no long-term commitment on your funds.

### Safety and Security

Your funds are insured up to \$250,000 by the NCUA



## Convenient Access

### By Check

Write up to three checks per month at no charge.

### By ATM

Using your ATM Card, you can access your account at any ATM on the PULSE, Cirrus, CU Here or CU24 ATM networks. A Visa Debit card is NOT issued on this account.

Avoid ATM surcharges by using ATMs that are on the CU Here and Presto! networks.

### In Branch

Visit any of our branches to make deposits or withdrawals from your MembersFirst Money Market Account or visit any Shared Branching location nationwide.

### By Phone

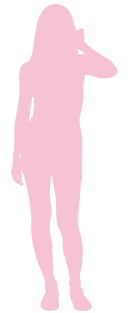
Our 24-Hour Audio Response will allow you to hear account activity and make transfers as needed. For 24-Hour Phone Banking call (404) 978-0089.

### Online

**"FlexTeller"** – Free Online Banking is available on all Money Market Accounts. With FlexTeller, you can make transfers to and from your Money Market Account while sitting at your computer. Call us today to enroll in FlexTeller, or enroll online at [membersfirstga.com](http://membersfirstga.com).

### Mobile Banking

Free Mobile Banking is available and allows members to view balances and make transfers between accounts.



\*A monthly fee is incurred for balances that fall below the Average Daily Balance

\*\* Any withdrawals in excess of the six allowed, incur a fee