



## 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](http://MembersFirstGA.com)



7/2018

ALWAYS  
IN  
YOUR  
BEST  
INTEREST

Helping You  
Afford Life



Simple  
Access  
to your money



*We know that convenience and accessibility are key to keeping your finances and your life simple. MembersFirst is committed to providing free and convenient access to your funds, any way you want and on your time.*

## Online Banking

Online Banking makes your banking hours truly flexible. Bank on **your** time.

- View your account balance and history
- Pay your bills
- Transfer funds between accounts
- View and make loan payments from your MembersFirst accounts
- View check copies
- View and print your statements
- Use MoneyDesktop™ to view and manage your accounts at different financial institutions



## Mobile Banking

The Mobile Banking app makes managing your account while you're on-the-go simply **app-cessible!**

Download the **free** Mobile Banking app in the iTunes® App Store or in the Google Play™ Store.

**Search your app store using "membersfirstga".** You will need to register your mobile device through online banking or email<sup>1</sup>.

Mobile Banking provides access to:

- Account history and balances on your personal and joint accounts
- Transaction history and statements
- Mobile Bill Pay
- Mobile Deposit
- Saving and loan rates
- Holds, pledges and pending transactions
- Loan applications
- Branch, shared branch and ATM locations
- Control your Debit card – On and Off

## Bill Pay

Online Bill Pay<sup>2</sup> is free to individual members who have a checking account with the credit union. Never miss a payment again. You can conveniently receive and pay your bills through Bill Pay.

- Pay your bills anywhere at any time
- Schedule recurring or single payments to multiple payees
- Make payments to companies, organizations or individuals
- Track payment history
- Set up email reminders
- Make donations to charities or send a gift to a loved one

## e-Statements

Cut the clutter and protect your identity with free e-Statements. Receive a notification email each month/quarter letting you know your statements are available through online banking. You won't miss out on quarterly newsletters, statement stuffers or statement messages because they're included in the email. Access your statement history up to 18 months.

## Phone Banking

Call 404 978-0089 or 912 352-0059 to check your account balance, account history and transactions and make account transfers quickly and easily. For a complete list of action codes, visit us online. You can also select option 98 from the Phone Banking menus.



<sup>1</sup> To register through email, be sure to update the Security Contact email on Online Banking.

<sup>2</sup> Bill Pay for Business incurs a fee. Please refer to the Fee Schedule available at [www.MembersFirstGA.com](http://www.MembersFirstGA.com).

Accounts, terms and features subject to change without notice.

## ATM and Debit Cards

Access your accounts at thousands of ATMs nationwide. MembersFirst offers surcharge-free ATMs on the CU HERE and Presto! ATM networks. A free ATM card is available for you to access your savings or money market account if you have a balance of at least \$100.

A free Visa® Debit Card is available on qualifying checking accounts with the credit union. Make purchases or get cash back directly from your checking account at any merchant that accepts Visa®.

## Shared Branching

Visit shared branching locations nationwide and easily access your MembersFirst account at no charge. All you need is your government-issued ID and your member number. Visit our website to search for a shared branching location by zip code.

## Direct Deposit

Simplify your paydays and access your funds quickly with direct deposit. Provide your employer with the following:

**Account Number:** To deposit into your checking account, use the number on the bottom of your checks. Use your member number for deposits into savings.

**Credit Union Routing Number/ABA#:**  
261174432

**Financial Institution Name & Address:**  
MembersFirst Credit Union  
2476 Lawrenceville Hwy.  
Decatur, GA 30033

**Financial Institution Phone Number:**  
404 978-0080