



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.

MembersFirst VISA®



MEMBERSFIRST
CREDIT UNION

Give yourself the credit you deserve and earn rewards while you're at it! Choose from Visa® Platinum, Visa® Classic or Visa® Secured. Each card offers low, non-variable rates and features Verified By VISA® for added security when shopping online, plus ScoreCard Reward points for your purchases.



All MembersFirst VISA® credit cards feature:

- VISA® ScoreCard Rewards for purchases
- Purchase protection
- Auto rental discounts
- Auto rental insurance
- Travel accident insurance
- Travel and emergency assistance
- Ticket replacement and lost luggage assistance
- Toll-free travel reservation service
- Emergency cash service
- Eyewear discounts

VISA® Platinum

The VISA® Platinum is available to individuals with above average credit history, who are looking for a little extra spending power.

VISA® Platinum features:

- Credit limits up to \$25,000
- A low, non-variable interest rate
- No annual fee
- 25-day grace period
- Cash advances at any ATM with the VISA® logo

VISA® Classic

The VISA® Classic offers benefits and features above the standard classic card in the market. It features a generous credit limit that matches your credit habits and offers many of the benefits you see on platinum programs. The low, non-variable interest rate makes it perfect for the top spot for your credit cards in your wallet. There are no gimmicks.

VISA® Classic features:

- Credit limits up to \$10,000
- A low, non-variable interest rate
- No annual fee
- 25-day grace period
- Cash advances at any ATM with the VISA® logo

VISA® Secured

A VISA® Secured card can help you to establish or build credit while offering the convenience of a regular credit card. This card is secured by your own funds so you set the limit. A Secured VISA® offers some of the same great benefits of the VISA® Classic.

VISA® Secured features:

- Credit limits up to 80% of your security deposit
- Non-Variable interest rate
- Minimal annual fee of \$15
- 25-day grace period
- Cash advances at any ATM displaying the VISA® logo

*For more information,
contact a member advisor*

A MembersFirst Visa is rewarding no matter which one you choose.

ScoreCard® Rewards

Automatic enrollment in ScoreCard® Rewards allows you to earn bonus points for your purchases, hotel reservations and car rentals when you use your MembersFirst VISA® Credit Card.

Redeem your bonus points for top quality merchandise, travel rewards, and long anticipated experiences.

Combine your earned points with points from your MembersFirst VISA® Debit Card and points from your family members and earn your rewards faster.

Visit us online at www.MembersFirstGA.com for more information. View the awards and travel catalogs online at scorecardrewards.com.

Other Services available:

Credit Life Insurance

Credit Life Insurance gives you and your family the peace of mind of knowing that your outstanding credit balance will be paid in the event of your death.

Credit Disability Insurance

Credit Disability Insurance gives you the peace of mind that comes from knowing that your outstanding credit balance will be paid in the event that you are out of work on disability.

Verified By Visa®

All cards are protected by Verified by VISA® to provide an additional level of safety while shopping online.