MembersFirst
CREDIT UNION

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.

ALWAYS IN YOUR BEST INTEREST!

MembersFirst
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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**

NCUA

EQUAL HOUSING OPPORTUNITY

7/2018

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

Youth Accounts

MembersFirst
CREDIT UNION

Youth Accounts*

If you're looking for ways to help your children become enthusiastic and consistent savers as well as establish good financial habits, our Savasaurus and CU Succeed Programs are designed to assist you.

Savasaurus Club® **

The Savasaurus Club teaches children 12 years old and younger, about money and encourages them, through rewards, to make regular deposits into their savings accounts.

Savasaurus members:

- Earn interest on balances of $25 or more
- Earn a higher interest rate than regular savings
- Choose treasure chest prizes with each in-branch deposit
- Earn points for each in-branch deposit of $5 or more[1]
- Earn a special birthday reward of a fist-full of coins
- Trade Savasaurus deposit points for prizes

You will need:

- A copy of the your child's Social Security card
- A deposit of at least $5

For more information about the benefits of our youth programs, contact a Member Advisor or visit us online at

membersfirstga.com

[1] Proof of deposit required

CU Succeed™

Designed for teenagers and young adults between the ages of 13 and 22, the CU Succeed program will help young people establish healthy financial habits and credit.

STAGE 1 Ages 13 – 22

CU Succeed Savings establishes membership in the credit union. Members who participated in the Savasaurus Club are upgraded to a CU Succeed account after their thirteenth birthday.

- Open an account with a deposit of $5
- Earn higher interest than traditional accounts on savings account balances of $100 or more

CU Succeed Certificates of Deposit

The low minimum deposit of $500 on a CU Succeed Certificate of Deposit helps to encourage long term savings and teaches the value of investing.

CU Succeed Scholarships

Members who score a GPA of 3.0 and higher or had an A or B average, are encouraged to turn in their grade sheets and transcripts in August and December. Each name is entered into a drawing and two names are randomly drawn. Winners are awarded a scholarship of $250 made payable to the college or technical school they attend. Younger members are given a certificate and funds are awarded once they begin college.

*A qualified joint signer over the age of 21 is required on all Savasaurus and CU Succeed accounts.

**Savasaurus Club members are allowed one free withdrawal per month. All other withdrawals incur a fee.

*** Loan and credit card applicants under the age of 21 must have parent/guardian approval. A co-signer may be required.

STAGE 2 Ages 16 and above

CU Succeed Checking

A CU Succeed™ Checking account offers flexible banking with lower and fewer fees and provides an opportunity for members to learn how to handle funds responsibly. It features:

- Free Online Banking
- Free Bill Pay
- Free Mobile Banking
- Opening balance of $50
- No required minimum balance
- Free Visa® Debit card
- Four free ATM withdrawals per month at non-MembersFirst Credit Union ATMs

Loan Options***

Auto Loans

MembersFirst will help make navigating the auto buying process simple and will steer you in the right direction. Lending decisions are made with your best interest in mind.

Credit Establishing Loans

This unique loan is designed to help young people with no credit history, safely and smartly establish credit history. Borrow up to $1200 for a maximum term of 15 months. Proceeds from the loan remain on hold in a regular savings account for the full term of the loan. Borrowers make consistent, manageable payments. At maturity of the loan, the funds are released and a healthy credit and payment history is established.

Visa® Credit Cards

A credit card from MembersFirst is a safe way to build credit and provide access to credit in a responsible and manageable way, we offer a low-rate credit card with a reasonable limit.

Accounts, terms and features subject to change without notice.